The Bombay Gazette

No. 11,380 New Series. BOMBAY :—WEDNESDAY, MAY 20, 1885.

LIBRARY OF THE BOMBAY BRANCH OF THE ROYAL ASIATIC SOCIETY

SHIPPING.

PENINSULAR AND ORIENTAL COMPANY.

STEAM TO ADEN, SUEZ, PORT SAID, MALTA, GIBRALTAR, PLYMOUTH, LONDON, BRINDISI, VENICE, TRIESTE, AND MARSEILLES.

PROGRAMME OF DEPARTURES.

Vessels.	Tons	H. P.	Captains.	FRIDAY. 1885.
L. Verona	3116	600	A. C. Loggin	22nd May.
				TUESDAY
M. Sutlej	4194	800	A. H. Johnson	26th May.
L. Venetia	2726	500	A. B. Daniell	2nd June.
— Gwalior.....	2733	500	W. Harris	9th "
L. Teheran....	2583	400	W. J. Nantes	16th "
M. Bokhara ..	2944	500	H. Weigheil	23rd "
L. Clyde	4124	800	E. M. Edmond	30th "
— Nizam	2726	500	W. J. Webber	7th July.
L. Ballarat ..	4752	900	P. S. Tomlin	14th "
M. Surat	3142	530	G. R. Edwards	21st "
L. Indus	3462	600	W. E. Breeze	28th "
— Assam	3933	500	S. F. Cole	4th Aug.
M. Rome	5013	1000	G. F. Cates	11th "
M. Malwa	2959	500	G. W. Atkinson	18th "
L. Carthage ..	5013	1000	G. N. Hector	25th "

The steamers marked L proceed direct to London via Malta, and those marked M via Marseilles. By the others passengers for London change vessels at Suez. All London steamers call at Plymouth.

A steam-barge will leave the Company's Dockyard Mazagon, at 3 p.m., on the day of sailing to convey passengers on board.

STEAM TO COLOMBO, STRAITS, CHINA, JAPAN, AND AUSTRALIA.

Vessel.	Tons.	H.P.	Captains.	On 1885.
RAVENNA	3372	700	E. Stewart	29th May.
KAISAR-I-HIND.	4023	700	E. G. Stead	12th June
MIRZAPORE	3857	600	R. Harvey	26th June
NEPAUL	3536	600	J. T. Alderton	10th July

Return Tickets are now issued at greatly reduced rates to all ports, for particulars of which apply to

F. D. PARKER,
Superintendent, P. & O. S. N. Company.

Bombay, May 12, 1885.

PENINSULAR AND ORIENTAL COMPANY.

BRINDISI ROUTE.

THROUGH TICKETS from BOMBAY to LONDON *viâ* Brindisi, including the Continental Railway Fare, are now issued on favorable terms; and return tickets available for three and six months. Tickets can also be obtained which allow passengers to travel 1st class by the steamer and 2nd class by rail from Brindisi to London.

MARSEILLES ROUTE.

STEAMERS leave BOMBAY for MARSEILLES and LONDON direct every four weeks (see general advertisement), and the voyage to the former port is accomplished in 19 days in fair weather (21 days during the Monsoon). The Railway journey from Marseilles to London occupies about 77 hours.

Fares to London, by the sea route or *viâ* Marseilles, including the Railway Fare across the Continent :—

First Class, Rs. 680. Second Class, Rs. 370.

Coupons for the Railway journey must be taken before leaving India.

Return Tickets are also issued, for particulars of which and all other information on the subject, apply to

F. D. PARKER,
Superintendent, P. & O. S. N. Co.

Bombay, March 26, 1885.

NAVIGAZIONE GENERALE ITALIANA
SOCIETA RIUNITA FLORIO RUBATTINO.

THE Regular Mail-steamers leave BOMBAY on the 1st of each month at noon, calling at ADEN, SUEZ, PORT SAID, ALESSANDRIA, NAPLES, GENOA, and MARSEILLES, starting from GENOA on the 21st of every month (if BOMBAY).

FARE to all Ports of Italy and Marseilles, Rs. 350, Rs. 340, Rs. 150, for First, Second, and Third Class, respectively, inclusive of Wine. Infants are allowed free. Children over three and under ten years, half fare. Families will be allowed liberal discount.

Passengers' heavy Baggage will be delivered in LONDON, FREE OF CHARGE, to the extent allowed in the Handbooks.

A discount of 35, 20, and 10 per cent, is allowed to Passengers returning within three, six, and twelve months, respectively, from the date of LANDING.

The following or other First Class Steamers will leave Bombay :—

	Tons.	H.P.	
CHINA	5,000	800	1st June 1885.
RAFFAELE RUBATTINO	5,000	850	1st July "
MANILLA	4,000	700	1st Augt. "

Steam Launch leaves Apollo Bunder between 10 and 11 a.m. on the day of Sailing, with Passengers and heavy Baggage.

Through Railway Tickets available for 17 days, to London *viâ* Calais or Brighton, both from Genoa and Naples, are issued here.

For Handbooks of information and other particulars apply to

F. BOZZONI, Agent.

Sassoon House, Elphinstone Circle, Bombay, May 1, 1885.

AUSTRO-HUNGARIAN LLOYD'S S. N. Co.

REGULAR LINE OF STEAMERS BETWEEN BOMBAY, BRINDISI, AND TRIESTE, *VIA* CANAL.

Steamers.	Captains	Tons.	H. P.	To sail 1885.
AMPHITRITE(new)	C. Lazarich	4,500	900	2nd June
TITANIA	G. Doncich	4,000	600	2nd July
BERENICE.....	C.B. Verona	3,500	550	2nd Aug.

A Surgeon and Stewardess on board of every Steamer.

RATES OF PASSAGE MONEY.

	1st Class.	2nd Class.	Deck.
TRIESTE OR BRINDISI.....	Rs. 500	Rs. 300	Rs. 130

RETURN TICKETS are now issued available for SIX MONTHS at the following rates :—

	1st Class.	2nd Class.
TRIESTE OR BRINDISI.....	Rs. 800	Rs. 480

Above rates include Wines supplied at meals.

Steamers for BOMBAY leave TRIESTE on the 1st and BRINDISI on the 3rd of each month.

The Company's steam launch will be in attendance at the Apollo-bunder on the day of sailing to convey passengers and their luggage to the steamer, free of charge.

STEAM TO COLOMBO, PENANG, SINGAPORE AND HONGKONG.

Steamer.	Captain.	Tons.	H.P.	To sail. 1885.
BERENICE.....C.B. Verona		3,500	550	29th May.

EXTRA STEAMERS TO TRIESTE.

Steamers.	Captains.	Tons.	H.P.	To sail. 1885.
CALIPSO.....P. Mersa		2,000	350	3 th May.
MELPOMENE..L. Lomesich		4,000	450	3rd June.

RATES OF PASSAGE.

To TRIESTE ..... Rs. 300 wines extra
" SUEZ ..... " 300

No Cargo will be received on board after sunset on the day previous to sailing.

For further particulars, freight, passage, &c., &c., apply to

J. JANNI, Agent.

Sassoon House, 30, Church-gate-street, Bombay, May 18, 1885.

CITY LINE.

THE first class-steamer CITY of VENICE, 3,207 tons, will SAIL for LIVERPOOL, 26th May. Carries a Surgeon and Stewardess. Two berth cabins, baths, punkhas, &c., with every comfort for passengers.

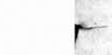
This vessel is well known as a favourite passenger ship both from Calcutta and Bombay, and has very superior accommodation for a large number of first-class passengers. No others taken.

For further particulars, apply to

SIR CHARLES FORBES & Co.,
Agents.

Bombay, 8th May, 1885.

CITY LINE OF STEAMERS.



THE following are the probable sailings :—

FROM BOMBAY TO LIVERPOOL.

Steamer.	Tons.	Captain.	Sailing about
s. s. City of Venice	3,207	T. Moffatt..	26th May.
s. s. City of Carthage	2,650	A. B. Gray.....	27th June.
s. s. City of Khios	3,246	D. McPherson.	25th July.

For rates of passage and further particulars apply to

SIR CHARLES FORBES & Co.,
Agents.

Bombay, 5th May, 1885.

ANCHOR LINE.

INDIAN SERVICE BETWEEN BOMBAY, LIVERPOOL, AND MEDITERRANEAN.

BOMBAY TO LIVERPOOL.

	Tons.	H.P.	Comdr.	1885.
s.s. BRITANNIA	3069	480	F. Blight	21st May.
s.s. BELGRAVIA	5000	1000	G. D. Boothby	28th "
s.s. NUBIA	3557	480	Capt. Knox	4th June.
s.s. CALIFORNIA	3416	480	W.S. Young	30th "
s.s. VICTORIA	3557	480	Wm. Russell	25th July.
s.s. ASIA	3550	480	John Craig	3rd August.

To be followed by other first-class steamers at regular intervals.

For the convenience of *Indian* Passengers, an agency has been opened at 8, Regent St., London, S.W.

For rates of passage and further particulars apply to

W. & A. GRAHAM & Co.,
Agents.

Bombay, 4th April, 1885.

HAVE A LOOK

AT OUR SILVER LEVER WATCH at Rs. 35 before buying, and you will give it the preference before any other.

The Watch as it is now, is the result of 20 years experience in the Indian watch trade, and we guarantee it to be the most perfect watch ever offered to the public for such a small outlay.

Being the manufacturers ourselves, the buyer obtains the watch from first hand. This explains its cheapness.

The Watches are of medium size in heavy engine turned silver cases, either hunting or half hunting. Guarantee 3 years.

To be obtained only direct from our firms at Bombay, Calcutta, and Secunderabad,

FAVRE LEUBA & CO.

THOMAS BLACK & Co.

(LATE OF ROBERT BROWN).

HOUSE and SHIP PLUMBERS, Copper-Tin, and Lead Workers, Railway Lamp Manufacturers, and Sanitary Engineers, 27, MEDOW STREET (opposite the Oriental Bank). Estimates given.

SHIPPING.

THE BRITISH INDIA STEAM NAVIGATION COMPANY (LIMITED)

Intend to despatch Steamers as follows :—

FOR KURRACHEE AND KATTYWAR COAST

S. S. "BURMAH," 1,081 tons, on FRIDAY, 22nd May, 1885, at noon, calling (weather permitting) at Verawai, Mangarole, Porebunder, and Cutch Mandavie.

FOR KURRACHEE AND PERSIAN GULF.

S. S. "ABYSSINIA," 1,129 tons, on arrival of the English mail calling at Kurrachee, Bunder Abbas, Lingah, Bahrein, Bushire, Fao, and Busreh, in the foregoing or any order, weather permitting.

FOR COAST AND CALCUTTA.

S. S. "BANCOORA," 2,880 tons, on WEDNESDAY, 20th May, at 4 p.m., calling at such ports as may be arranged. Particulars can be ascertained on application to the undersigned.

MACKINNON, MACKENZIE & Co.,
Bombay, 19th May, 1885. Agents.

COOK'S TRAVELLING TICKETS.

PASSAGES ENGAGED without charge for commission and THROUGH TICKETS ISSUED good for one or more passengers, any day, from any Railway Station in India to all parts of Europe, Egypt, Palestine, Japan, America, Australia, &c., allowing breaks of journey any where *en route* and available by ALL TRANS A DIANY LINE OF STEAMER.

Through Bookings to London *at the lowest possible fares*. Quotations and every information *re* Quarantine, Steamer Sailings, Sleeping Cars, &c., freely given. Cook's Coupons for nearly 500 Hotels. Pamphlet of routes with map, Ans. 4, post free.

Address—THOMAS COOK & SON,
BOMBAY : RAMPART-ROW, OPPOSITE WATSON'S HOTEL.
CALCUTTA : 10½, Old Court House Street.

N. B.—Send for pamphlet of Special sixty-days' trip to Australia starting June 10.

NEW ADVERTISEMENTS.

EXTRA TOAST BISCUITS.

Rs. 2-8 per tin.

TREACHER AND CO., Limited.

KEILLER'S
DUNDEE MARMALADE.

Has preference over all other kinds.
2 lb. tins 10 As., cash.

Sole Agents for the Presidency,
TREACHER AND CO., Limited,
BOMBAY, BYCULLA, AND POONA.

SLICED APPLE RINGS.
AMERICAN EVAPORATED APPLES,

Delicious for Pies and Stewing.
Cash Re. 1-12 per 2 lb. packet.

TREACHER AND CO., Limited,
BOMBAY, BYCULLA, AND POONA.

CHOICE INDIAN TEAS
FROM THE
KOUSANIE TEA COMPANY, Limited.

THE KOUSANIE TEAS are the choicest of all Indian Teas, they are grown in the District originally selected by the Government of India for inaugurating the growth of Tea in India, and for superiority of quality have grained TWELVE MEDALS and TEN PRIZES at Exhibitions in India, England, and Paris.

CASH PRICE LIST.

	Cash.
TREACHER'S HOUSEHOLD TEA 1 lb. pkt.	R 0 10
TREACHER'S OWN MIXTURE .. 2 lb. pkt.	" 2 0
KOUSANIE PEKOE ..... 2 lb. pkt.	" 3 0
KOUSANIE ORANGE PEKOE.....1 lb. pkt.	" 1 10
KOUSANIE GREEN HYSON .... 1 lb. pkt.	" 1 10
KOUSANIE SOUCHONG .....2 lb. pkt.	" 2 12
KOUSANIE SOUCHONG .....5 lb. catty	" 6 12
KOUSANIE MIXTURE .....2 lb. pkt.	" 2 12
KOUSANIE MIXTURE .....5 lb. catty	" 6 12

Special Wholesale Terms to the Trade.

Sole Agents for the Bombay Presidency,
TREACHER & CO., Limited,
BOMBAY, BYCULLA, AND POONA.

GENTLEMEN'S TOOL CHESTS.

Size 17½ by 9½ by 5 Inches.
Price, Rs. 25
Contains

Hand Saw	Oil Stone
Hatchet	Marking Awl
Hammer	Punch
Mallet	Turnscrew
Rule	Square
Pincers	Claw Wrench
Three Gimlets	Pliers
Three Brad Awls	Spokeshave
Two Chisels	Compasses
Gauge	Furniture
Three Files	

Size 18½ by 10½ by 5½ Inches.
Price, Rs. 30
Contains as above with the following additions :

One Chisel	One Turnscrew
One Gauge	

Size 19½ by 11½ by 8½ inches.
Price, Rs. 40.
Contains as above with the following additions :

One Gimlet	Two Chisels
One Brad Awl	Glue Pot and Brush

BOLTON AND COMPANY,
ESPLANADE-ROAD.

GYMKHANA BOUQUET.

(Registered.)

A DELICIOUS PERFUME,
BEQUEATHED TO
KEMP AND COMPANY,
BY THE GODDESS FLORA.

Per Bottle, Rs. 2 ; per Box of 2 Bottles, Rs 3-8.

PREPARED ONLY BY
KEMP AND CO., Ld., BOMBAY.

KEMP'S
EQUATORIAL
HAIR DOUCHE
(REGISTERED)
THE NE PLUS ULTRA
OF
HAIR-DRESSING FOR GENTLEMEN,
Per Bottle Rs. 1-8 and Rs. 2-8.
UNSOLICITED TESTIMONIAL.

Assam, Oct. 11th, 1884.

I have much pleasure in stating that I have found it much preferable to any kind of Oil or Pomade and have recommended it to several of my friends.
—Yours faithfully,

R. R.

PREPARED ONLY BY
KEMP & CO., Limited,
7, ELPHINSTONE CIRCLE, BOMBAY.

PHOTOGRAPHIC GOODS.

THE recent introduction of Dry Plate Photography has given an immense impetus to this beautiful art, which is now a favourite pursuit in every cultured class of society.

The following apparatus are by the best English makers :—

	Rs. as.
Marion's "Student's" or "Beginner's" Photographic Set	70 0
Marion's Student's Printing Set, With instructions complete.....	22 0
Marion's "University" Photographic Set.....	275 0
Marion's "University" Printing Set.....	35 0
Marion's "Superior" Photographic Set.....	375 0
Marion's "Superior" Printing Set	52 0
Marion's "Academy" Photographic Set.....	350 0
Britannia Dry Plates. These are of excellent quality and keep well.	
5" by 4" per dozen packet	2 8
8½" by 6½" " "	6 8
10" by 8" " " "	10 8
Sensitized Paper, Marion's, per tin of half a quire	6 0
Ruby Lamps ..... Rs. 2-0 and	5 0
Marion's Mounting Solutions ..... Per bottle	1 0
Marion's Ruby Fabric ..... Per yard	1 8
Marion's Orange Paper ..... " quire	2 0

DETAILED CATALOGUES ON APPLICATION,

KEMP AND COMPANY, Limited,
ELPHINSTONE CIRCLE, BOMBAY.

NEW ADVERTISEMENTS.

CONSIGNEES of CARGO by S. S. "TEVIOT" are hereby notified of her arrival from London, and that she is discharging in Prince's Dock. They are requested to present their BILLS of LADING for our countersignature and to remove their cargo without delay.

All damaged goods must be surveyed by the steamer's surveyor, Captain Clerk, before removal from the Dock premises, and prior to the vessel leaving port.

No claim will be paid after the departure of the steamer, neither will any claim be paid unless passed by the Commander.

MACKINNON, MACKENZIE & Co.,
Bombay, 19th May, 1885. Agents.

LIST of ESTATES to which LETTERS of ADMINISTRATION have been granted to the Administrator-General, and of estates which have come under his charge.

Mrs. LOUISA ANN CRICK, late in the employ of the Bombay Cash Bazaar, Limited.
JAMES ABRAHAM, late Driver, Indus Valley State Railway.
Mrs. AMELIA CRAWFORD, formerly Phillips, late of Belgaum.
JAMES McNAIR DUNLOP, late of Bombay, Freight Broker.
WILLIAM JOHN ONIONS, late second Engineer, I. G. S. "Clive."
PETER RIORDON, late Driver, Indus Valley State Railway.
GEORGE JOHN COULSON, late a Major in the Bombay Staff Corps.
HENRY HOLDSWORTH, late Driver, Indus Valley State Railway.
HASSUM MOOSA, late of Bombay, Khoja Merchant.

All persons having claims against, being indebted to, or holding property belonging to the above-named estates, are hereby required to state their claims, pay their debts, and hand over such property to the undersigned forthwith. All claims must be sent to the undersigned at his office within one month from the date of this advertisement. At the expiration of the said period the assets of the estates will be distributed, and claims received after that period will not be recognised.

L. RIVETT-CARNAC,
Administrator-General.

Administrator-General's Office, High Court, Bombay, 19th May, 1885.

BOMBAY MUNICIPAL CORPORATION.—At the SPECIAL GENERAL MEETING of the Corporation to be held on THURSDAY, the 21st instant, notices of motion to the following effect will be proposed :—(1) By H. M. Sayani, Esq., for the grant of Rs. 1,500 per mensem, for three months, to provide for the appointment of a Deputy Municipal Commissioner. (2) By T. Blaney, Esq. That the Town Council make provision in their budget for the sum of Rs. 1,50,000 for increasing the street accommodation in Muajid Bunder Road. (3) By Sir Frank H. Souter, Kt., C.S.I. That sanction be given to the renewal of the lapsed grant of Rs. 34,420-15-5, for the purchase of ground at Haines-road, for burying-ground purposes, and other supra charges. (4) By Grattan Geary, Esq. That sanction be given to the adoption of Mr. Chisholm's design "Queen-kimpress" for the New Municipal Offices, subject to such modifications in terms as may be necessary to provide for the accommodation of 800 persons in the hall. That the Municipal Commissioner be authorized to engage the services of Mr. Chisholm for the carrying out of the new offices and hall, at the usual rate. That the Council be asked to apply to the Corporation for sanction to the pay ment of Rs. 3,50,000, being the difference between the Rs. 4,25,000 already provided, and the estimated total cost of building, land, and all charges, Rs. 7,80,000.

H. WYNFORD HARROW,
Clerk, Municipal Corporation, and Secretary, Town Council.
Bombay, Municipal Offices, 19th May, 1885.

SPECIAL SHORT ADVERTISEMENTS.

The scale for these Advertisements is as follows :—Not exceeding 3lines Re. 1 ; each succeeding line, As. 8. No trade advertisements are admitted under the scale.

MRS. CHESTER'S Private Boarding Establishment Apollo House, Marine-street, Fort, every comfort assured, airy and lofty rooms, English management, terms moderate.

WANTED a BROUGHAM, second-hand, in good condition. Particulars to "Y. Z.," care of *Bombay Gazette*.

AUSTRALIAN WINES from Caldwell & Co., Melbourne, on sale at W. J. Essai's, Forbes-street, Fort, and Cumballa Hill, Bombay. Claret, qts. and pts.

BEDROOM FILTERS of STOUT GLASS in 1, 2 and 3 pint sizes. They afford a ready and simple means of obtaining at any time freshly purified water. Rs. 3 to 7 each.—BARTON & Co., Limited, Church-gate-street.

ICES, TO-DAY—Almonds, Vanilla, Peaches, and Rose. Liquors of the best quality at the Viema Ice Cream Saloon.

FRETSAWS, very cheap, only Rs. 25. Those who have a taste for FINE ARCH send for it to STEWARD & Co., No 2 Church Gate-street.

WROUGHT IRON PIPES, 3½" diameter, with Fittings, Bends, Tees, Knees, and Couplers 3½" by 3." Apply EWART, LATHAM & Co.

WANTED employment by a thoroughly efficient Bookkeeper, late of Stances and Co. Excellent testimonials. Apply W. F. SLIPPER, Coimbatore.

COME AND SEE our New Plush Bags and Plush Companions just received from Vienna Press exceptionally cheap.—SHROFF BROTHERS.

TO LET from 1st June, partly furnished entire Top Floor, opposite General Post Office, water and cook room. Apply First Floor Office, No. 11, Hornby Row.

TRICYCLES of best Coventry make, with Ball bearings, double driving gear, and all the latest improvements ; also a few for children.—H. A. Geyer and Co., Hornby-road, Bombay.

BOMBAY HOTEL, Tamarind Lane, Fort.—Now available large family rooms, cool and airy. Terms moderate in Monsoon. Monthly boarders at reduced prices.

TO-DAY'S ICES—Pineapple and Strawberry Cream. Lemon water Ice. Ham, Bacon, and Cheese, ans 12 per lb. Cooked Ham, Rs. 2 per lb. on cut. Wine and spirit wholesale and retail.—Moreno's and Co.

MAHABLESHWUR READY LAID DAK.—Framjee Ardaseer, Mail Contractor, appointed Dak Supplier in ordinary to H. E. the Governor of Bombay, has always on hand at Civil Lines, Poona, comfortable DAK PHAETONS and TONGAS. Terms moderate.

COMFORTABLE PHAETONS and TONGA DAWKS for Mahableshwar, ready laid, at very moderate rates.—Peroshaw Burjorjee, Proprietor, Poona.

NOTICE.—Mrs. DELANEY, Midwife, has REMOVED to No. 5, Grant's Buildings, Colaba.

NEW PATENT TYPE-WRITERS, Rs. 50. CHARLES ZERRENER & Co., No. 7, Hornby-row.

FOR SALE, one double CRIGHTON OPENER, nearly new.—Machine Exchange Company, 27, Apollo-street.

CHAS. LANCASTER'S GUNS, RIFLES, and PISTOLS can be had at N. V. CURRANKE & Co., Elphinstone Circle, Bombay.

ADELPHI HOTEL, BYCULLA, near the Byculla and Grant-road Railway Stations, situate in a quiet locality, large airy Rooms.

CALIFORNIAN AND AUSTRALIAN CANNED FRUITS. Tasmanian Jams, &c.—PEARSE, Confectioner, Apollo-street.

THE RAM BAGH TEA ESTATE, *viâ* Saharunpure N. W. P. Flavoury tea always in stock. Terms favourable. Samples free on application.

G. I. P. RAILWAY.—Obtainable all along the line Kidd and Shadbolt's WHISKY, as used at the Bombay Club. Importers.—PHIPSON & Co.

"GERMAN BEER" from the Frankfort Brewery Company.—Quarts, Rs. 5 per doz ; Pints, Rs. 3-8 cash—BODGER, WARBURTON and Co

WAVERLEY HOTEL, Rampart-row.—Moonsoon Rates for Boarders with comfortable accommodation and good table. Rs. 75 to Rs. 85 per month.

GENERAL SATISFACTION expressed by Patrons for style and finish of work. Mrs. Coulson, Milliner and Dressmaker, near Crawford Market.

TO BE LET, a best SHOP in Fort, Hummum-street, can be let monthly ; moderate rent. Apply to MANOCKJEE & Co., 24, Church-gate-street, Fort.

WANTED a handsome park PHAETON or VICTORIA with moveable driving-box. Also pair of young GALLOWAYS. Apply "D.," office this paper.

£6 277,986-3-0 STG. is the amount of the invested Funds of the Standard Office. New Assurances last financial year 41,300,000.

TO HAND a new consignment of Coatings, Scotch Tweeds, Angolas, &c. All wool suits from Rs. 20. Trousers all wool from Rs. 8.—JOHN MAHOMED & Co., 15, Meadow-street.

ATTENTION! ATTENTION! ATTENTION! Cheap Bargain Clearance Sale, last week. All Wool Sac-coat and Trousers, Rs. 14-8, cash only. Apply early to Y. A. Lacka and Co., Bombay.

TO BE SOLD, very cheap, at M. Kane & Co.'s, 134, Kalkadevi-road, Buttons, Links, Solitairs, Studs, Brooches, Watch guards, Cricketing Kit, Footballs and numerous other articles.

WANTED from 1st proximo, in the Fort, for the B. B. and C. I. Railway, stabling to accommodate eight horses and six carriages. Application with particulars to be made in writing to the Agent.

JUST UNPACKED, a new consignment of Bokhara stones, splendid necklaces, Phulkari purdahs and covers for sofa, chairs, teapoy and table, &c.—HIRJIMULL and Co., Esplanade-road.

LITHOGRAPHIC STONES.—Finest quality. Sizes (in inches) 15 by 21, 16 by 22, 18 by 24, 19 by 25, 22 by 28, 24 by 30, 24 by 32. Price 2 to 3½ As. per lb. J. NEUBERG, Bombay.

LIVERPOOL DRIVING BITS, also Snaffle, Double Snaffle, Pelham, Weymouth, Newmarket, and a great variety of Bits too numerous to describe, always kept in stock.—BADHAM, PILE & Co., Ld., Hornby Row Branch), Bombay

COLOURED COTTON CHECKS and Stripes or Jharan Suits and Horse Clothing. The Muir Mills Company, Limited, Cawnpore, have a stock of the above in a variety of patterns. Samples and prices on application to the MANAGER AND SECRETARY.

ENGLISH BUTTER (not tinned) Re. 1 per lb. CHOPPED LOAF SUGAR, 3 as. per lb. COD FISH as. per lb.—PEARSE, Apollo-street.

OILMEN'S STORES AND PROVISIONS.

GUARANTEED FRESH AND IN GOOD CONDITION.

WINES, SPIRITS, BEERS, &C.,

UNSURPASSED IN QUALITY, MODERATELY PRICED.

HARDWARE & HOUSEHOLD SUNDRIES

OF EVERY DESCRIPTION.

GLASS, CHINA AND CROCKERY,

A LARGE SELECTION OF PATTERNS.

CUTLERY AND TABLE PLATE,

RENOWNED FOR DURABILITY.

COMPLETE CATALOGUES ON APPLICATION.

TREACHER & COMPANY, Ld., BOMBAY, BYCULLA AND POONA.

TAILORING DEPARTMENT.

WE draw particular attention to our large and well-selected Stock in this Department in the Novelties in Cashmere and Worsted Coatings, Barathea, Venetian Ladies' Cloth Dress-Suitings, Worsted, Angola, Cashmere, Tropical, West of England, Cheviot and Bannockburn Suitings, Marcella and Fancy Drill Waistcoatings, Cheviot, Elysian, Petersham and Fancy Ulsterings, Cashmere, Angola and Dress Trouserings, Chipping Norton Whipcord, Bedford Cord, and Jungra Riding Trouserings, Navy White and Black Serges, White and Blue Tennis and Cricketing Flannels.

WE KEEP MATERIALS SUITED TO ANY SEASON OR CLIMATE.

THE WESTERN INDIA SUIT.

Sac Coat and Trousers.

SUPERFINE TROPICAL ALL WOOL	Rs. 30	SUPERFINE MEDIUM WEST OF ENGLAND.	Rs. 40
" " ANGOLA	40	" HEAVY "	45
" CASHMERE.....	40	" MEDIUM CHEVIOT	40
" HEAVY "	45	" HEAVY "	45
" DIAGONAL WORSTED	40	" FRENCH TWILL	
" ALL WOOL SERGE	30	" DIAGONAL CASHMERE.....	50
" TENNIS FLANNEL	30	" FANCY "	

DRESS SUITS.

SUPERFINE VENETIAN BROADCLOTH—		SUPERFINE L. C. BROADCLOTH—	
Superfine Italian Lined.....	75	Superfine Italian Lined	85
" Satin "	85	" Satin "	95
SUPERFINE BARATHEA FO.CASHMERE—		" Doeskin Trousers	
The Novelty, very light.....	85	SUPERFINE F'L. C. BROADCLOTH—	
Superfine Italian Lined.....		Superfine Italian Lined.....	90
" Satin "	95	" Satin "	100
		" Doeskin Trousers.....	

WEDDING SUITS.

SUPERFINE DIAGONAL WORSTED—		SUPERFINE DIAGONAL CASHMERE—	
FROCK COAT, in	67	FROCK COAT, in	72
Plain or Fancy Cloths		Black, Blue, or Fancy Cloths.....	
Selected Grey Drill Vest		Selected Gray Drill Vest.....	
Light Angola Trousers.....		Light Angola Trousers.....	

VISITING SUITS.

SUPERFINE FANCY DIAGONAL WORSTED—		SUPERFINE FANCY DIAGONAL CASHMERE—	
" PLAIN " "	62	" PLAIN " "	68
Vest to match " "		Vest to match " "	
Light Angola Trousers.....		Light Angola Trousers.....	

SHIKAR SUITS.

STOUT HANDMADE SHIKAR CLOTHS Mixed	18	THE JUNGRA CLOTH, *our Specialite*, English Manufacture, double Twilled and Spear Grass proof	21
Heather Shades		Drab and Brown Shades.....	
Sac Coat, Trousers Breeches.....		Sac Coat and Trousers or Broochees	
STRONG BROWN BELFAST LINEN.....		Moveable Spine Pads are extra.	
Sac Coat and Trousers or Breeches.....			
Strappings are Extra.			

Patterns and Illustrated Catalogue containing instructions for self-measurement on application.

VALUE-PAYABLE POST.

On all Orders above Rs. 20 we allow 10 per cent.
Free Packing and Carriage.

ASQUITH & LORD,
BOMBAY.

BURGUNDY,—(RED.)

OWN SISTER to delicate BORDEAUX, riper, more developed, fuller bodied, aroma richer, altogether most luscious.

The idea that this predisposes the consumer to gout, is now properly regarded as a fallacy.

Chambertin,	Nuits,	Beaune.	&c., &c.
Rs. 33.	Rs. 26-12.	Rs. 19-4.	

CUTLER, PALMER AND CO.

LAWN-TENNIS KIT.

NEW STOCK JUST LANDED EX "ANCONA."

Ayres' Bats, ribbed cedar or cork handle, each Rs. 10-8
Ayres' Champion Bats, each Rs. 12-12
Ayres' Champion Balls, per dozen Rs. 10-12
Nusser's Perfect Seamless Balls, per dozen Rs. 12-0
Ayres' Steam Tarred Nets, in boxes full size, each Rs. 10-8

PHILLIPS & COMPANY, LD.,

Church-gate St. BOMBAY & POONA Staff-Lines.

FINE OLD SCOTCH WHISKEY.

THOMSON and TAYLOR'S blend of FINE OLD CAMPBELTON AND ISLAY ranks amongst the finest of Whiskies imported into this country. It is a rich, mellow and soft spirit genuine and wholesome. A trial is solicited from all who appreciate

A REALLY GOOD SOUND WHISKEY PEG.

Shipments arrive regularly direct from Scotland, so that Clubs and Messes can be promptly supplied. Price per dozen, Rs. 23 ; per bottle, Rs. 2, cash.

THOMSON AND TAYLOR,
35, ESPLANADE-ROAD,
BOMBAY.

GRAND SQUARE

SYMPATHETIC PIANOS,

MANUFACTURED TO ORDER, EXPRESSLY FOR INDIA, BY

R. LIPP & SON OF STUTTGART.

FURTHER SHIPMENT JUST TO HAND.

Price Rs. 600, Nett Cash.

Tin-lined Case and Packing Rs. 25 extra

GUARANTEED TO WITHSTAND THE SEVEREST TEST OF CLIMATE.

J. NEUBERG,
5, MEADOW-STREET, BOMBAY.

TOWER CLOCK FACTORY,

NO. 24 CHURCH-GATE-STREET,

BOMBAY.

THE ABOVE FACTORY has been established with a view principally to manufacturing locally EVERY CLASS of TOWER, TURRET, MILL AND OTHER DESCRIPTIONS or PUBLIC CLOCKS or TIME-PIECES, WITH DIALS from 2 to 40 FEET or MORE in DIAMETER.

Having secured the services of an eminent Engineer and Mechanical Draftsman who for many years held the position of Foreman in one OF THE LARGEST CLOCK FACTORIES IN EUROPE and being provided with all the necessary appliances, such as Lathes for Wheelcutting, Planing, Turning, Rivetting, Stretching and every kind of tool for the Manufacture of Clocks we are now in a position to undertake and turn out the above class of Machinery of WHATEVER DESCRIPTION at the SHORTEST POSSIBLE NOTICE and at MUCH LOWER COST THAN THAT IMPORTED from EUROPE, saying nothing of the cost of Freight, Insurance, Risk of Breakage and LAST BUT NOT LEAST, THE HEAVY LOSS IN STERLING EXCHANGE.

We have made it our standard rule to turn out nothing short of the best workmanship and employ none but the best Material necessary, as will be amply proved by the clocks that have already been manufactured and fixed in place by us.

ESTIMATES ON APPLICATION AT

MARCKS AND COMPANY, Ld.,

OPPOSITE THE CLOCK TOWER,

BOMBAY.

NEW ADVERTISEMENTS.

KEMP AND COMPANY'S.
PAINLESS
CORN AND WART REMOVER

GIVES instant relief the moment it is applied, and if used night and morning for a few days the Corn or Wart will peel completely off, without inconvenience or pain.

"In its effects it is a real marvel."—M. S. Jamsetjee.

Per Bottle 10 as. and Re. 1.

PREPARED ONLY BY
KEMP & COMPANY, Limited,
BOMBAY.

KEMP & COMPANY'S
FLUID EXTRACT OF
IODIZED SARSAPARILLA.

THE Best, Surest, and most Powerful alterative for the renovation of the BLOOD, and for the restoration of TONE and STRENGTH to the system. It quickly removes from the Blood those humours or principles which disturb its purity, directing them toward the natural Excretory Channels. It is used with great advantage for all climatic Eruptions and Affections of the SKIN, BOILS, PIMPLES, RINGWORM, &c., and for all the various diseases arising from impurities of the BLOOD. For RHEUMATISM it is unequalled.

Per bottle Rs. 2-8, Rs. 4-8, and Rs. 8-8.

KEMP AND CO., Limited,
7, ELPHINSTONE CIRCLE, BOMBAY.

DR. J. COLLIS BROWNE'S CHLORODYNE.
THE ORIGINAL and ONLY GENUINE.

ADVICE TO INVALIDS.—If you wish to obtain quiet, refreshing sleep, free from headache, relief from pain and anguish, to calm and

COMMERCIAL INTELLIGENCE

TUESDAY EVENING, MAY 19.

We have been without political telegrams from home to-day during business hours, but the London Stock Exchange quotations of yesterday make it sufficiently manifest that in commercial circles at least no adverse result was anticipated from the reported hitch in the negotiations with Russia. Consols were ⅛ higher at 99⅞, French Rentes ⅜ up at 109½, and the 3½ per cent. Indian Sterling Loan ⅛ higher at 99½. With Bar Silver down ⅛ at 49d. per oz., Rupee Paper comes lower by ⅛ in 4 and ¼ in 4½ per cent. Exchange Bank shares, however, keep firm, Chartered being 10s. Hongkong and Shanghai £2 per share higher.

In the Mincing-lane markets Wheat and Seeds are said to be unchanged.

Cotton in Liverpool yesterday, Reuter says, closed firm, with an advance of 1-16d. in ready American and a partial 1-64d. to arrive. The day's sales, however, were only estimated at 7,000 bales, showing that the firmness was merely a matter of tone. In New York prices were unchanged both for ready Cotton and futures.

The market here to-day has been steady, but that is all that can be said for it. Sellers continued firm, and, aided by exchange, are in some cases holding for an advance of Re. 1 per candy, but orders to buy are as scarce as ever. Good Bhownuggur, up-country pressed, may be quoted at Rs. 201, other grades in proportion; but even at a reduction of Rs. 2 per candy little more business would result. It is evident that consumers at home are not likely to awaken to the serious deficiency in supplies on this side until our season is over and shipping business impracticable.

Wheat is dull with few buyers, although the tendency of prices is rather easier. We quote No. 1 Pessy at Rs. 3-12, No. 1 Club Delhi at Rs. 3-8½ per cwt.

Seeds are without quotable change.

Freights continue dull, the supply of tonnage, present and prospective, being fully equal to our requirements.

We quote current rates as follows:—

	Rates.	Forward.
Liverpool	27s. 6d.	27s. 6d.
Open Charter	28s to 28s. 6d.	27s. 6d.
Havre	28s. 9d.	27s. 6d.
Antwerp	29s. to 28s. 9d.	27s. 6d.
Marseilles	35s.	35s.
Trieste-Venice	40s.	40s.

Coal remains dull, with very few buyers. A large cargo of Powell Duffryn Cardiff, April sailing, is reported sold at Rs. 15½ to arrive alongside. West Hartley is nominal at Rs. 14½ per ton.

Exchange:—Easier money here, lower quotations for Bar Silver from London, and weak advices from Calcutta have all combined to impart a further downward tendency to rates, which have given way 1-16d. in Bank Bills and 3-32d. in house paper. Even at the decline sellers do not seem disposed to operate at all freely, and at the moment the general opinion evidently favours a further fall.

We quote at the close:—

Bank Bills on demand	...1s. 6 13-16d.	per Rupee.
Do. Telegraphic	1 6¼ 25-32d.	"
Do. Three months' sight	...1s. 6 29-32d.	"
Credits	" " " ...1s. 7 1-16d.	"
Francs	" " " ...2 0½	"

Government Paper opened firm at Rs. 96 for cash and delivery at the end of this month, and actual business was said to have been transacted at Rs. 96-3-16. With lower rates advised from Calcutta, however, the Market weekened down during the day, and we quote at the close, Cash Rs. 96, the end of this month Rs. 95⅞, and later delivery Rs. 95¾. For 4½ per cent. the nominal rate is Rs. 99.

Shares:—The demand for Spinning and Weaving mills has not been so active to-day, and in some cases rates are Rs. 5 to Rs. 10 lower. Press Companies are firm, Bank of Bombays unchanged. Bombay-Burmah Trading shares have improved to Rs. 3,950.

BOMBAY BILL AND STOCK LISTS.

BANKS.

	Shares.	Amt.	Paid up.	Last Dividend.	Cash. Rate.
Indian Banks.		Rs.	Rs.		Rs.
Bank of Bombay	20,000	500	all	5 p.ct.	740
Bank of Bengal	42,000	500	all	1 do.	820
Bank of Madras	10,000	500	all	5 do.	619
Exchange Banks.		£	£		
Agra Bank	10,000	100	all	6 do.	118
Hong. and Shang. B. Corporation	60,000	$125	all	17½ do.	250
National Bank of India	37,320	£ 250		do.	94

PRESS COMPANIES.

Akbar Cotton	200	1,250	1,250	..	775
Akola Press Co.	80	500	500	Rs. 50	440
Albert Ginning Co.	100	500	500	Rs. 45	425
Albert Press Co., Kurrachee	220	1,100	1,100	Rs. 100	1,215
Apollo Press Co. (small shares)	750	400	400	Rs. 2	310
Bellary	1,000	1,000	1,000	Rs. 25	500
Breul's Cawnpore P. Co., Ld.	500	200	20	..	185
Bombay Cotton Press	1,000	125	125	4½	200
Colaba Press Co.	50	1 880	1,880	Rs. 600	715
Dhollera R. & G. Co.	6	6	6	12	140
East India Press Co.	700	1,000	1,000	Rs. 130	1,150
Fort Press Co.	150	8,500	8,500	400	2,600
French Press Co.	300	500	500	Rs. 45	610
Harvey & Sabapathy Co., Ld.	450	500	500	..	450
Khaugaum Cotton Press Co.	240	500	500	Rs. 40	475xd
Manmar Manfg. Co.	1,000	250	250	Rs. 40	260
Meranjee Press	1,500	125	125	Rs. 7½	135
Mofussil Co.	3,125	400	400	Rs. 30	410
New Berar Cotton Ginning & Press Co.	1,250	500	500	Rs. 45	530
New Broach Cotton Ginning & Press Co.	1,400	100	500	Rs. 40	3
New Union Press	1,000	125	125	Rs. 12	160
Prince of W. Press	600	500	100	100	500
Sabapathy Press Co., Ld. (Bellary)	500	500	500	—	500
Sind Press Co.	400	2,000	750	Rs. 50	675
Sind & Punjaub Cotton Press Co.	100	1,000	1,000	Rs. 90	1,200
Sassoon Press Co.	300	500	500	25	515
Volkart Press Co.	450	1,000	1,000	Rs. 60	760

SPINNING AND WEAVING COMPANIES.

Ahmedabad S. & W. Company	11,30	1,000	1,000	..	1,375
Albert Edward Cotton Mills Co., Ld.	1,000	500	500	Rs. 15	470
Anglo-Indian S. & W. Company	30,000	100	100	Rs. 2	100
Alfred Manfg. Co.	1,000	500	500	Rs. 17½	325
AllianceCotton & Silk Manufg. Co., Ld.	1,800	1,000	1,000	Rs. 30	680
Bellary S. & W. Co., Ld.	871	500	all	Rs. 22½	635
Bhownuggur Mills	900	1,000	1,000	Rs. 36	865
BudseiraMfg. Co., Ld.	1,000	500	500	..	175
Central India S. & W. Company	3,000	500	500	Rs. 40	675
Colaba Land & Mill Co.	4,000	700	700	Rs. 12½	725
Connaught Mills	840	500	400	..	430
Coorla Mills	1,300	1,000	1,000	Rs. 30	620
City of Bombay	600	1,000	1,000	..	710
D. Spinning	3,000	2,000	2,000	..	162½
Dhun Mills	1,000	1,000	1,000	..	1,000
Empress S. & W. Co.	1,500	5,0	500	Rs. 25	135
Framji Petit Mfg. Co.	1,250	1,000	1,000	20	570
Golam Babe S. Co.	2,000	500	500	..	430
Gordon Mills	1,332	1,000	1,000	..	125
Hindustan Mills	1,200	1,000	1,000	Rs. 40	775
Hingunghat Mill Co.	700	500	500	70	695
HydrabadSpinningCo	700	1,000	1,000	Rs. 50	1,055
Imp.Cotton Mills Co.	400	500	500	Rs. 20	425
Indian Manfg Co. Ld.	668	1,000	1,000	..	925
James Greaves Mills	100	500	500	..	430
Jaffer Ali Spin. Co.	1,340	500	500	Rs. 40	590
Jewraz Bhailoo	1,300	1,000	1,000	Rs. 30	950
Khandesh	750	1,000	1,000	Rs. 30	740
Khatao Mackuntee	1,000	1,000	1,000	Rs. 40	800
Leopold S., Bleaching & Mfg. Co., Ld.	3,500	10	10	Rs. 5	134
Madras United	500	1,000	1,000	160	2,550
Mahalukshmi	650	1,000	1,000	Rs. 35	640
Manockjee Petit	4,000	1,000	1,000	Rs. 25	1,040
Mazagon Spinning Co	5,000	25	25	Rs. 9	197½
Morarjee Goculdas	1,150	1,000	1,000	Rs. 50	1,400
National Spinning	600	1,000	1,000	..	600
NaigaumCottonCleaning Co. Ld.	1,000	100	1	..	95
Naraan Cotton Mills	500	1,000	1,000	..	500
New Great Eastern	1,500	1,000	1,000	Rs. 20	900
Oriental	5,725	625	625	Rs. 17	495
Parell S. & W. Co. Ld.	2,500	400	400	Rs. 10	130
People of India S. & W. Company	1,000	250	250	6¼	160
Prince of Wales Spinning Company	1,250	500	500	..	130
Queen Spinning	900	1,000	1,000	..	675
Ripon	641	1,000	1,000	..	675
Sassoon S. & W. Co.	1,500	1,000	1,000	Rs. 50	1,500
Shoiapore Mills	678	1,000	1,000	Rs. 70	1,345
Soondercal	650	1,000	1,000	Rs. 30	680
Southern India	1,000	500	500	Rs. 20	390
Southern Maharatta S. & W. Co. Ld.	1,212	250	250	Rs. 10	230
Victoria Mills	600	1,000	1,000	..	550
Western India S. & M. Company	1,200	1,000	1,000	Rs. 25	660

MISCELLANEOUS.

Alcock Ashdown & Co., Ld.	1,000	200	200	10 p.c.	200
	750	200	150		145
Badhan, Pile & Co. Ld.	3,000	100	100	Rs. 30	170
Bapty Co., Ld.	2,625	200	165	Rs. 10	213
Barton & Co., Ld.	1,000	100	100	10 p.c.	91
Do. New issue	500	100	37½	10 2-3p.c	
Bombay Land & Building Co., Ld.	300	500	100	..	90
Bombay Flour Mill Co.	500	500	500	..	610
Bombay Saw Mills	600	1,000	1,000	..	480
Bombay Ice Manufacturing Co., Limited	1,250	100	100	Rs. 6½	107
Bombay & Burmah Trading Corporation	1,000	2,500	1,500	300	3,950
Do. New Shares	1,000	500	300	60	815
Bombay Fire Insurance Co.	600	1,000	1,000	25	875
Bonus Municipal Bonds	..	..	..	6 p.ct.	104
Bombay Brick & Tile Co., Ld.	1,000	100	100	..	n
Bombay Tile Co.	1,000	100	100	..	0
Cash Bazaar	1,500	100	100	..	32
Cooper, Madon & Co., Ld.	3,000	100	100	10½	120
Indian Guarantee Suretyship Association	5,000	100	10	Re. 1	
Kaiser-i-Hind Gold Mining Co., Limited	42,000	..	5	..	34
Kurrachee Ice Co., Ld.	500	500	300	35	321
Kurrachee Lighterage Company, Ld.	500	500	200	36 p. a	360
Kemp & Co. Ld.	4,000	200	175	Rs. 22½	316
Mechanics Building Co	4,000	50	22	1½	
Napier Hotel Co.	300	100	100	6	100
Napier Foundry and Mfg. Co.	1,500	100	100	..	100
Oriental Government Security Life Assurance Company	5,000	200	50	2½	60
Oriental Loan Association	1,000	20	20	1½	23
Pearse and Co., Ld.	1,000	100	100	8 p. a.	95
Port Canning Co.	6,000	1,000	1,000	Rs. 14	340
Prince of Wales Fire Insurance	250	8,000	1,000	Rs. 100	1,400
Soundy & Co., Ld.	1,000	100	100	Rs. 8	90
Telephone Co., Ltd.	18,250	81	35	Re. 1	14
Thacker & Co., Ld.	2,000	500	500	Rs. 90	1,125
Thacker & Co., Ld.	1,000	100	100	Rs. 15	165
Western India Flour Mills	1,000	12		6 ct.	127

SHIPPING INTELLIGENCE.

The steam-ship Nyanza, 1,214 tons, Captain G. H. Clark, will sail to-day for London with a general cargo.

The steam-ship Victory, 1,845 tons, Captain S. Elcoate, cleared yesterday for Antwerp with a general cargo.

The steam-ship Bhownuggur, 108 tons, Nacoda, will sail to-day for Bhownuggur with a general cargo and 35 deck passengers.

The steam-ship Iran, 108 tons, Nacoda, arrived in harbour yesterday from Bhownuggur with a general cargo and 17 deck passengers.

The steam-ship Teviot, 1,349 tons, Captain W. C. Nisbet, arrived in harbour yesterday from London (2nd ultimo) via Kurrachee with a general cago.

The steam-ship Athabasca, 1,645 tons, Captain S. George, arrived in harbour yesterday from Newport which port she left on the 18th ultimo with a cargo of 3,750 tons coal, she is consigned to Messrs. Finlay, Muir and Co.

The B. I. S. N. Co.'s steam-ship Bagdad, 809 tons, Captain F. N. Frahawk, sailed yesterday for Zanzibar and Coast with a general cargo and the following passengers:—Dr. A. A. Aaragoo, Colonel N. H. Harris, and 24 deck passengers.

The steam-ship Nedjid, 1,737 tons, Captain O. Hillkirk, will sail to-day for Liverpool with a general cargo and the following passengers:—Mr. James, Mrs. Madegan and child, Mr. Ebb, Mrs. Madegan, and infant, Mr. Hubbard, Mr. and Mrs. Wicker and 3 children and ayah.

The B. I. S. N. Co.'s steam ship Abyssinia, 717 tons, Captain G. C. Tice, arrived in harbour yesterday from Kurrrachee (16th inst) with a general cargo and the following passengers:—Captain Thos. Kopte, Mr. Lutz Wilmes, Lt.-Col and Mrs. Staveley, Capt D. C. Roupell, Surg. E. W. Younz, Mr. Jackson, Mr. and Mrs. Crawford, and 147 deck pessengers.

ARRIVALS.

May.	Vessel.	Commander	From
19	Athabasca (s)	George	Newport, April 18.
	Teviot (s)	Nisbet	London, April 2.
	Abyssinia (s)	Tice	Kurrachee, April 16.
	Iran (s)	Nacoda	Bhownuggur, April 8.

DEPARTURES.

May.	Vessel.	Commander	Destination.
19	Clive (s)	Powell	Kurrachee.
	Victory (s)	Elcoate	Antwerp.
	Bagdad (s)	Frahawk	Zanzibar.

The following obtained their portclearances yesterday:—

Steamer Nedjid, Hillkirk, for Liverpool.
" Nyanza, Clark, for London.
" Bhownuggur, Nacoda, for Bhownuggur.

The following vessels entered for loading yesterday:—

Steamer Adowa, for China.
" Gwalior, for London, &c.
" Port Adelaide, for Gibralter and London.

DAILY IMPORTS.—May 19.

From Glasgow.

Clan McDonald s—25 cases whisky, John M Heyn.
Adria s—10 bales paper, M A M Surufally.
Belgravia s—25 bales paper, "Times of India."

From Liverpool.

Belgravia s—2 packages earthenware, G Poonjee.
Clan Cameron s—4 packages earthenware, J Rahimtullah; 10 kegs iron rose nails, F Noormamed; 100 kegs iron rose nails, A Bharmull; 6 bales paper, Bhumgurra Veythey.
City of Venice s—100 drums linseed oil, M Esmaljee; 7 crates earthenware and one case cabinet ware, Treacher and Co; 150 drums boiled linseed oil, Abdool Hussen Tyebjee; 4 cases silver plate glass, E Tajbhoy; 100 kegs iron rose nails, M Habutbhoy.
Edna Hall s—4 cases aniline dye, D Naroinjee; 21 cases stationery, M Adumjee; 4 casks earthenware, Abdoolrahim Jeewabhoy.

From London.

Ultonower s—9 cases champagne, Gaillee, Palmer and Co; 5 cases confectionery, M Nuzmoodin.
Malwa s—4 cases moselle, Cutler, Palmer; and Co; 2 cases gold watches, Comptoir d'Escompte de Paris.
Brindisi s—2 cases stationery, A. Jhalbhoy; 5 bales printing paper, M A M Shurufally; 5 cases stationery N V Curnunes.
Rohilla s—50 cases candles, K K Vudumsey.
City of Khios s—221 kegs paint of sorts, J Hebtoolabhoy.
Ancona s—28 cases saundelcologne, A Blasebeck and Co; 14 bales printing paper, "Times of India"; 4 cases aniline dye, D Sassoon and Co; 1 case gold watches, N. Vogel.
Kangra s—3 cases glassware, Cassem Ameer.

DAILY EXPORTS.—May 19.

For Liverpool.

Nedjid s—200 bales cotton and 3,000 cwts wheat, Killick, Nixon and Co.; 1,310 cwts bone meal J. Purdhan.
City of Venice s—3,200 cwts wheat, Ma ocijee Muncherjee, 2,266 cwts wheat, Nuppoo Nensey; 375 cwts bones, Gopal Sewaram; 222 bales cotton, Lalljibhoy Ludha; 36 bales wool, Kurrimbhoy Hajibhoy; 157 bales cotton, D. Sassoon; 100 bales cotton, P. D. Setna; 72 cwts rag, Carraboollams, V Dewsee.
Belgravia—225 bales cotton, K Burdhman; 500 bales cotton, Sassoon James, and Co; 40 bales wool, M. Tejpal; 2,000 cwts wheat, Killick, Nixon and Co; 2,000 cwts wheat, Pomajee Tejaji; 109 bales cotton, Benn, Ashley and Co; 800 cwts wheat, Ramjidas Toolsedoss.
Britannia s—100 bales cotton, H & A Hormarjee; 50 bales cotton, Lyon and Co; 10 bales cotton, Hall Bros.; 2,000 cwts wheat, Killick Nixon, and Co; 950 cwts xalls, P. Wallji.
Roxburgh s—8,000 cwts wheat, Wallace and Co.
Clan Cameron s—1,200 cwts wheat, Versey Dewjee.

For London.

Sutlej s—330 bales cotton, Wallace and Co; 100 bales cotton, Harvey and Co.
Clan Munro s—100 bales cotton, Lyon and Co; 205 bales cotton, Thos H Moore; 200 bales cotton, J G Bambby and Co; 2,000 cwts wheat and 5 bales silk, Lang, Moir and Co; 14 bales skins, A C H Gunry; 41 cwts. cibanum, S V Mahomed; 74 cwts turmeric, 3 cwts capoor katchly, 224 cwts turmeric, 50 cwts dry ginger and 140 cwts coliander, Gopalji Moolji; 139 cwt gum, Khetsey Bhowani; 22 cwts gum, Ramji Bhowanji; 95 cwts dry ginger, Narrandas Anundji; 34 bales hides, L Ludha; 12 bales hides, F Masoti and Co; 382 cwts cuttle-fish, Abdola and Co; 125 cwts colr yarn, P Dewjee; 340 cwts cum, 168 cwts turmeric, and 15 cwts dry-ginger, N Lalljee.
Gulf of Akabar s—27 cwts gum, D. Rustomji.
Verona s—400 cwts wheat, Ralli Bros.
Verona s—2 0 cwts goat skins and 250 cwts sheep skins, S. Moloobhoy.

For Antwerp.

Kildare s—210 bales cotton, Thos. H. Moore; 180 cwts poppyseed, A. Blascheck; 8, 00 cwts wheat, Lang, Moir; 2,750 cwts rapeseed, E. Sassoon and Co.
Gulf of Venice s—300 bales cotton, 15 Spinner; 780 bales cotton and 8,000 cwts linseed, Thos H Moore; 900 bales cotton, Harvey and Co.

For Venice.

Gwalior s—545 cwts linseed, Volkart Brothers.

For Hull.

Kepler s—4000 cwts, wheat Pelly and Co.
Suchlonga s—4,000 cwts rapeseed, Killick, Nixon and Co.

For Suez.

Verona s—2 cwts myrabolians.

For Dunkirk.

Greenock s—8,000 cwts linseed, Louis Dreyfus.
Sirocco s—45 cwts rapeseed, F Sauguet.
St Dunstan s—12 cwts poppyseed, A Blascheck and Co.
Mozart s—5,493 cwts linseed, Wallace and Co; 3,940 cwts rapeseed, Wallace and Co.

For Naples.

China s—300 bales cotton, Wallace and Co; 500 bales cotton, Volkart Brothers; 400 bales cotton, E. Spinner and Co; 3,940 cwts wheat, Wallace and Co.

For Marseilles.

Prince Llewellyn s—1,600 cwts wheat, Megji Pudumsey; 600 cwts wheat, Nuppoo Nensey; 450 cwts wheat, Sewji Hunaraj.
Sutlej s—250 bales cotton, Harvey and Co.

For Genoa.

China s—3,940 cwts wheat, Wallace and Co; 900 bales cotton, Olcese and Co; 1,000½ cwts linseed, E Spinner; 1,000 cwts old iron, Rajaram Tejbhai and Co.
Irene Morris s—100 bales cotton, Lang, Moir; 200 bales cotton, Killick Nixon and Co.

For Barcelona.

China s—200 bales cotton, E Spinner and Co.

For Port Said.

Lamington s—10,000 cwts wheat, F Masotti.

For Leghorn.

China s—1,000 cwts wheat, Volkart Bros.

For Aberdeen.

Wickbay s—1821 cwts linseed Ralli Brothers.

For Calcutta.

Bancoora s—320 bales cotton, H Amloolukchund; 173 bales cotton, R Luchmidass.

For Hongkong.

King Arthur s—4 chests opium, D J Abraham; 44 bales twist, The Narayen Cotton Mills; 4 cwts sandalwood and 75 cwts copiate, Yue Lun Ching; 250 cwts onion, E Aldas; 125 cwts shark fins, C Ebram; 34 bales twist, the Budnera Manufacturing Co.
Adowa s—400 bales twist, E D Sassoon.

MILITARY INTELLIGENCE.

ARRIVALS.—May 18.

Hamilton, Major, 6th Drag Gds, on duty, from England.
Simpson, Major, 11th Regt M C, on leave, from Secundrabad.

May 19.

Stewart, Lt-Col, 1st Cav, on remount duty, from Hingolee.
Irving, Lt-Col, Staff Corps, on M C, from Agra.

DEPARTURES.—May 18.

Flood, Lt, R A, on duty, to Ahmedabad.

May 19.

Harris, Col, R A, on duty, to Aden.
Watling, Major, Q M G Dept, on leave, to Matheran.
Vibart, Major, R A, on leave, to Poona.
Lambert, Capt, 3rd Pun Cav, to rejoin, to Kurrachee.
Mayne, Sur-Maj, to join, to Kamptee.

May 20.

Vaughan, Capt, 6th Pun Inf, to join, to Edwardesabad
McCausland, Major, 2nd North Staff, on leave, to England.

N.W. PROVS. GOVERNMENT ORDERS.

(N.-W. Provs. and Oudh Gazette.)

The Notification dated the 17th Apl 1885, granting privilege leave for 2 months and 19 days to Mr G S D Dale, Magis and Coll, Mirzapur, is hereby cancelled.

Mr J Oakeshott, Asst Magis, Shahjahanpur, privilege leave for 1 month, from 1st June, 1885, or subsequent date.

Mr C Rustomjee, Asst Magis, Jaunpur, privilege leave for 2 months, from 15th May 1885, or subsequent date.

The Revd J J B Cockin, whose services have been placed at the disposal of the Govt by the Chief Commr, Central Provinces, to the Chaplaincy of the Civil Cantonment, Civil Lines, from 15th Apl 1885.

Lieut Col T J Quin, Asst Commr, Jalaun, to officiate as Depy Commr of that dist during the absence on privilege leave of Mr P J White, or until further orders.

Mr J C E Branson, Asst Commr, Bara Banki, to officiate as City Magis, Lucknow, during the absence on privilege leave of Mr W F W Wells, or until further orders.

Mr M F McGarth, 2nd grade Inspector of the Shahjahanpur Dist Police, to hold charge of the current duties of the office of Dist Supdt of Police during the absence on privilege leave of Mr S Smith from 6th May 1885.

Mr E P Finn, Asst Commr, on return from leave, to the Sultanpur dist.

With effect from the 2nd May 1885, the Revd E Jermyn, M A, Junior Chapl, to be Senior Chapl.

Mr H F D Pennington, Asst Commr, from Mirzapur to Jaunpore, during the absence on privilege leave of Mr C Rustomjee, or until further orders.

Mr J M Holms, Asst Magis, from Agra to Allahabad.

Mr H F House, Asst Magis from Farukhabad to Agra.

The services of Mr J W Wilson, Exec Engr, attached to the Agricultural Dept, are replaced at the disposal of this Govt in the P W D.

The services of Mr A B Patterson, Magis Coll and Allahabad, are placed at the disposal of the Govt of India, in the Dept of Finance and Commerce.

Capt Alexander Robinson, of the Ghazipur Volunteer Rifle Battalion, who was attached as a supernumerary officer to the Oudh Volunteer Rifle Battalion, to be Capt in the latter Battalion, vice Capt G Hales, resigned.

Mr Edward Golding Barton to be Capt in the Trans-Gogra Company of the Oudh Volunteer Rifle Battalion, vice Capt T R Wynne, resigned.

The Hon'ble the Lieut Govr and Chief Commr is pleased to accept the resignation by Capt George Hales of his Commission in the Oudh Volunteer Rifle Battalion.

The Hon'ble the Lieut Govr and Chief Commr accepts the resignation by Capt T R Wynne of his Commission in the Oudh Volunteer Rifle Battalion.

The Hon'ble the Lieut Govr and Chief Commr is pleased to accept the resignation by Lieut N C McLeod of his commission in the Thomason College Volunteer Rifle Corps.

Mr William O'Shaughnessy to be Lieut in the Oudh Vol Rifle Battalion consequent on the promotion of Capt Gannon.

Mr J P Cheyney, Honorary Magistrate, Basti, is appointed a Justice of the Peace within and for the North-Western Provinces and Oudh.

The Hon'ble the Lieut-Govr and Chief Commr is pleased to declare the undermentioned officers to have passed the Departmental Examination in the subjects specified below:—

By the Higher Standard in Judicial.—Mr G Bower, Asst Commr, Sitapur; Mr J S Campbell, Asst Coll and Magis, Hamirpur; Mr F House, Asst Coll and Magis, Farukhabad; Mr H V Lovett, Asst Commr, Lucknow; Mr F W Montagu, Asst Coll and Magis, Meerut; Mr E F L Winter, Asst Coll and Magis, Ghazipur.

By the Higher Standard in Revenue.—Mr Muhammad Ishak Khan, Asst Coll Magis, Etawa; Mr F W Montagu, Asst Coll and Magis, Meerut, subject to the production of a certificate of proficiency in surveying and knowledge of soils; Mr G W L Rice, Asst Commr, Lalitpur.

In Police.—Mr G Bower, Asst Commr, Sitapur; Mr W J Guthrie, Asst Commr Hardoi; Mr H F House, Asst Coll and Magis, Farukhabad; Mr H V Lovett, Asst Commr, Lucknow; Mr F W Montagu, Asst Coll and Magis, Meerut; Mr W G L Rice, Asst Commr, Lalitpur; Mr. E F L Winter, Asst Coll and Magis, Ghazipur.

In Vernacular.—Mr J S Campbell, Asst Coll and Magis, Hamirpur; Mr G F G Forbes, Asst Coll and Magis, Cawnpore; Mr H F House, Asst Coll and Magis, Farukhabad; Mr Muhammad Ishak Khan, Asst Coll and Magis, Etawah; Mr F W Montagu, Asst Coll and Magis, Meerut.

In Treasury and Accounts.—Mr J S Campbell, Asst Coll and Magis, Hamirpur, subject to the production of the certificate required by the Govt of India.

Mr R C Battie, Exec Engr, 3rd Grade, and Dist Engr, Gonda, is granted leave on medical certificate for 1 year, with the necessary subsidiary leave, from such date as he may avail himself of the same.

With reference to Railway Branch Notification No. 903R., dated 28th Apl 1885, Mr J H P Forsyth, Exec Engr, 4th Grade, sub pro tem, is posted to the Agra Div, Public Works.

Mr A T Dodsworth, Exec Engr, 4th Grade, sub pro tem, Aligarh Div, Ganges Canal, is granted 6 months' furlough from 1st June 1885, or subsequent date.

Mr W J Greer, Asst Engr, 1st Grade, to be Exec Engr, 4th Grade, 26th Apl 1885, sub pro tem vice Mr Willcocks, on deputation.

Mr H M E Bacon, Asst Engr, 2nd Grade, Nadrai Aqueduct Div, Lower Ganges Canal, passed the Colloquial Examination in Hindustani, prescribed in Public Works Code, chapter II, para. 20, on the 29th Apl 1885.

Mr S P H Dyson, Asst Engr, 2nd Grade, Northern Div, Ganges Canal, passed the lower standard examination in Hindustani on the 4th May 1883.

PUNJAB GOVERNMENT ORDERS.

(Punjab Gazette.)

Mr H Garbett, Suptdg Engr, 2nd Class, Punjab, on return from furlough, resumes the rank of Suptdg Engr, 1st Class, temporary rank, from 6th Apl 1885.

The following temporary promotions in the classes of Suptdg Engrs are ordered, from the dates specified:—

Maj T Higham, Suptdg Engr, 3rd Class, temporary rank, to be Exec Engr, 1st Grade,—6th Apl 1885.

Maj J H Western, R E, Suptdg Engr, 3rd Class, special to be Suptdg Engr, 2nd Class, 9th Apl 1885.

With reference to Home Dept Notification No. 324, dated the 7th Aug 1884, the services of Surg L T Young, Indian Medical Service, are permanently placed at the disposal of the Govt of the Punjab.

The services of Lieut J M A Rettallick, Wing Officer, 5th Bengal Cavalry, are placed temporarily at the disposal of the Govt of the Punjab for employment as an Offg Cant Magis.

Surg-Maj E Lawrie, M D, Professor of Anatomy and Surgery, Lahore Medl School, and Meteorological Reporter to the Punjab Govt, is appointed to officiate as Residency Surg at Hyderabad, from the date of assuming charge, during the absence, on furlough, of Brigade-Surg T Beaumont, M B, or until further orders.

Mr G H Keough, Offg Depy Registrar, Chief Court, Punjab, has obtained furlough in India for 6 months, from 9th May 1885, or such subsequent date as he may avail himself of it.

DR. F. B. SEERVAI,
SURGEON DENTIST,
No. 3 HORNBY ROW,
Opposite the Bombay General Post Office.

MR. N. H GHEESTA,
DENTAL SURGEON,
MAY BE CONSULTED FROM 8 A. M. TO 6 P. M.
Extracts teeth under Nitrous Oxide Gas
No. 23, RAMPART ROW,
Next to *Bombay Gazette* Office.

STEPHENS BROS.
DENTAL SURGEONS,
19, RAMPART ROW,
(Opposite Temple Bar.
Fees strictly moderate. Painless extractions.

MR. C. A. GRAVES,
SURGEON DENTIST,
NO. 14, RAMPART-ROW,
OPPOSITE WATSON'S HOTEL.

"EUREKA" SPECTACLES
ADAPTED by MR. LAZARUS'
SYSTEM, perfectly correct defects of each Eye, giving natural sight and keeping the Eyes cool and comfortable to a degree hitherto unknown by spectacle-wearers.
Pamphlet with instructions how to get properly suited for mofussil residents free on application.

N. LAZARUS, Oculist-Optician,
14, Rampart-row, Bombay. | No. 1, Mangoe-lane, Calcutta.

"THEY HAVE NO EQUAL."
This is the universal opinion of everybody who has tried
DR. SCOTT'S BILIOUS and LIVER PILLS, for bilious and liver complaints, indigestion, wind, spasms, foul breath, nervous depression, irritability, lassitude, loss of appetite, dyspepsia, heartburn, giddiness, dizziness of the eyes, &c., being a mild and tonic in their action as they are certain in their curative effects. Prepared by W. LAMBERT, London, England. In bottles ONLY, 1s. 1½d. The outline is in green packages, with WILLIAM LAMBERT on the Government Stamp. Insist on having those and none other.
** AGENTS WANTED.

MENIST'S PERFECT PEBBLE SPECTACLES.
MESSRS. MARCKS and COMPANY, Ld., in re-organising the optician department of their business desire to bring into still greater prominence these universally popular, though highly priced, spectacles which their long experience enables them to recommend with confidence as being really what the name implies the most perfect spectacles that can be worn—Only the purest and hardest Brazillian pebble is used, and being cut on Dr. Menist's approved principle, parallel to the cleavage of the natural cleavage of the crystal, the lenses are entirely free from prismatic refraction while in the frames, of the very best materials and the most perfect finish, special modifications in form have been made, to meet the various defects of vision they are designed to correct, suggested by, and resulting from, his wide practical experience of the subject; and the extra cost will be found to be more than fully compensated by the satisfaction and benefit which will be derived from their use.
First class certificate and silver medal, the Highest Award for excellence.
Calcutta Exhibition 1883-84.
In taking over the above agency the Company have made arrangements in virtue of which they are now able to offer.
MENIST'S PERFECT PEBBLE SPECTACLES in steel frames at slightly reduced rates.
MARCKS & CO., Limited.
Opposite University Clock Tower,
BOMBAY.

SASSOON INSTITUTE AND LIBRARY, BOMBAY.
(TWO DOORS FROM WATSON'S HOTEL.)
FOUNDED OCTOBER 1847.
THIS Society, ESTABLISHED for the DIFFUSION of SCIENTIFIC, LITERARY, and MECHANICAL KNOWLEDGE, possesses a Library containing upwards of 10,000 books, to which the best new works are being constantly added. The Reading Room is well supplied with the illustrated and other papers including the CALCUTTA, MADRAS, and PUNJAB papers, and the best Magazines are also provided for the use of Members.
SUBSCRIPTION:—Life Members, Rs. 150; Ordinary Members, Rs. 6 per quarter. Visitors to Bombay are allowed the use of the Reading Room on payment of Rs. 2 per month, or 8 annas per week.
A LIST OF NEW BOOKS RECEIVED IS PUBLISHED IN THIS COLUMN EVERY MONDAY.

DOMESTIC OCCURRENCES.

[THE CHARGE FOR NOTIFYING A DOMESTIC OCCURRENCE IS TWO RUPEES. THE ANNOUNCEMENT MUST BE AUTHENTICATED].

BOMBAY.

BIRT

TELEGRAMS.

THE EVACUATION OF THE SOUDAN.

(FROM OUR OWN CORRESPONDENT.)

CAIRO, MAY 19.

It has been finally decided that the garrison at Suakim will consist of the Berkshire Regiment and the Indian Contingent, together with a battery of artillery.

All the other troops will shortly embark.

[REUTER'S TELEGRAMS.]

THE ANGLO-RUSSIAN NEGOTIATIONS.

LONDON, MAY 19.

In the House of Commons last night Mr. Gladstone, replying to a question, said he was unable to make any further communication to the House relative to the Afghan frontier.

ENGLAND AND THE AMIR.

LONDON, MAY 19.

Mr. Cross, replying to a question in the House of Commons last night, said that there had been no proposal for a Treaty with the Amir other than that contained in the Blue-books.

ITALY AND SUAKIM.

ROME, MAY 18.

The Italian press state that negotiations are at present proceeding between England and Italy for the occupation of Suakim by Italian troops, and that a force is actually under orders to be ready to proceed there.

THE SUAKIM GARRISON.

SUAKIM, MAY 18.

One squadron of the Bengal Lancers has been ordered to remain here as part of the permanent garrison, with the infantry regiments of the Indian Contingent. The remainder of the cavalry return to India.

THE ANGLO-SPANISH CONVENTION.

LONDON, MAY 19.

Lord Edmund Fitzmaurice, replying to a question, said that the Spanish Government have refused to grant England the most favoured nation treatment for English manufactures, which was stipulated for in the Convention signed by both Powers in December last. The negotiations for an Anglo-Spanish Commercial Treaty have therefore failed.

SENTENCE ON DYNAMITARDS.

Cunningham and Burton, the two men who were proved to be the perpetrators of the dynamite outrages in London last January, have been found guilty and sentenced to penal servitude for life.

CONSOLS.

Consols yesterday closed at 99⅞.

MADRAS NEWS.

(FROM OUR OWN CORRESPONDENT.)

MADRAS, MAY 18.

Over three hundred volunteers have been enrolled amongst the officers and workmen of the South Indian Railway at several large stations on the line.

Major Awdry, Private Secretary to the Governor, has sustained a bad fall while hunting on Saturday at Ootacamund.

Mr. Tarrant, Clerk of the Crown and Crown Prosecutor, is seriously ill.

MAY 19.

Mr. Tarrant, Clerk of the Crown and Crown Prosecutor, died this morning.

[REUTER'S TELEGRAMS.]

THE INCOMING MAIL.

ADEN, MAY 19.

The s. s. Ravenna, with the outward English mails of the 8th instant, left here to-day for Bombay at 3 p.m.

THE MAILS.

LONDON, MAY 18.

The Bombay mails of the 1st instant arrived at Brindisi yesterday.

STEAMER MOVEMENTS.

LIVERPOOL, MAY 18.

The Clan Line steamer Clan Drummond left here for Colombo, Madras, and Calcutta yesterday morning.

LONDON, MAY 18.

The B. I. S. N. Co.'s steamer Huzara left here for Bombay, Kurrachee, and Malabar Coast this afternoon.

LISBON, MAY 18.

The B. I. S. N. Co.'s steamer Kerbela, homeward bound from Calcutta, Madras, and Colombo, left here yesterday evening.

PORT SAID, MAY 18.

The B. I. S. N. Co.'s steamer Roma, outward bound for Bombay, Kurrachee and Malabar Coast, left here yesterday evening.

SUEZ, MAY 18.

The B. I. S. N. Co.'s steamer Almora, outward bound for Calcutta, Madras, and Colombo, left here yesterday evening.

ADEN, MAY 18.

The B. I. S. N. Co.'s steamer Navarino, homeward bound from Calcutta, Madras, and Colombo, left here this evening.

COLOMBO, MAY 19.

Mail steamer Ancona, from Bombay, arrived.

COMMERCIAL AND FINANCIAL NEWS.

LONDON, MAY 18.

The Liverpool Cotton market closed firm. Surats steady.

The London market has been dull.

Good Fair Dhollera	4 13-16d.
The Manchester market has been dull.	
4 per cent. Rupee Paper, xw. in daily	75½
4½ ,, ,,	77⅝
3 ,, Consols for account	99⅛
3½ ,, Sterling Loan	99⅛
,, French Rentes	100f
Bar Silver	49
Chartered Bank shares	£20-10
Do. Mercantile do.	£19
Hongkong and Shanghai	£25

Arrivals.—Atrato and Serapis.

TELEGRAPHIC LINE REPORT.

(MAY 19.)

STATE OF INTERNATIONAL COMMUNICATION.

GREAT BRITAIN.—*Via* Teheran, perfect. *Via* Turkey, perfect. *Via* Suez, perfect.

CONTINENT OF EUROPE.—*Via* Teheran, perfect. *Via* Turkey, perfect. *Via* Suez, perfect.

AMERICA.—*Via* Brest, perfect. *Via* Valentia, perfect. *Via* Direct Cable, perfect.

AUSTRALIA.—*Via* Penang, perfect. *Via* Amoor, interrupted

CHINA.—*Via* Penang, perfect. *Via* Amoor, interrupted.

Amoor route still interrupted.

Tavoy route on Siam Tariff for stations in Siam viz., Bankok and Battamboung from stations west of Chittagong is 12 annas.

Rangoon 19th Minha Yanangyoung interrupted.

THERMOMETER READINGS.

MONDAY, NIGHT, May 18.

10 p.m. .. .. 82·1

TUESDAY, May 19.

6 a.m.	80·6
10 a.m.	85·9
2 p.m.	86·7
4 p.m.	85·6

INFORMATION from Lisbon points to Colonel Agustinho Coelho, ex-Governor of Mozambique, as the probable successor to His Excellency Viscount de Paço de Arcos at Goa.

SENHOR MOUSINHO FERNANDO DE ALBUQUERQUE is coming out to India as Chief Engineer to superintend the Marmagoa Railway work on behalf of the Portuguese Government, in place of Senhor Candido Xavier Cordeiro, who, having been recalled by the Lisbon Minister, has already left for Portugal.

THE work on the Chanda Railway line is being pushed on vigorously, and it is expected that the line to Warangul, a distance of eighty-three miles, will be open for traffic by February.

LATEST news from the Bolan shows that appreciable progress is already being made with the new railway. Staff and material have arrived, and the engine is beginning to push along the pass. There has been a 44-foot flood at Pir Chhoti, which did not, however, interfere at all with the work. "Hitherto," says a correspondent, "it has been wonderfully cool, but there are symptoms that the usual frightful heat will soon set in."

MR. PROTAP CHUNDER ROY, the translator of the Mahabharata, writes to us:—The present Anglo-Russian crisis has proved of material injury to the cause of the English translation. I had secured letters to some Political Residents from eminent men, recommending my project. Unfortunately I have been obliged to defer applying to the Princes for aid in consequence of the gathering of the clouds of war. Happily the prospect is brightening up, and should the negotiations result in a satisfactory understanding, I shall lose no time to go up for help.

THE *Indian Medical Gazette* states that arrangements are now in progress for the erection in Calcutta of a well-filled laboratory for the purpose of prosecuting micro-chemical research on tropical diseases. The laboratory will be under the direction of Mr. D. D. Cunningham, M.B., whose name, in conjunction with that of Dr. E. T. Lewis, is familiar to every reader who has studied the literature of cholera, and who will in the present be associated with Mr. A. Barclay, M.B., assistant to the Sanitary Commissioner with the Government of India. The building is to be situated in the grounds of the European General Hospital near Alipore; in the meanwhile, until it is constructed, the work will be carried on by Mr. Cunningham in the Medical College. "We hail this innovation," says the *Medical Times*, "as a step in the right direction, and seize the opportunity to commend the adoption of a similar institution in Bombay, for which, we believe, there could be found no better director than Dr. Vandyke Carter."

IT is reported by the Allahabad paper that when the late war-scare was at its height, the up-country piece-goods buyers suspended their Calcutta purchases. They have now resumed them again under the comfortable conviction, it is said, that Russia has been diverted from her purpose by a judicious bribe of twenty crores of rupees! It was only to be expected, adds the *Pioneer*, that recent events should bring to light a number of stories illustrative of the different ways in which native thought regards the Russian advance, but the following is perhaps as original as any:—A well-known Calcutta business man, the tenant of a house at Barrackpore, received a notice from the owner, a Babu, abruptly saying that he must submit to a considerable increase of rent or quit. As the tenant had always been as well satisfied with his landlord as the landlord apparently had been with him, he requested to know the reason of the demand. "Why, sir," was his reply, "we hear the Russians are coming to India in great numbers, and that there will be three Russians to every Englishman. Must there not then be great rise of rents?" The story asserts that the tenant actually surrendered the house, which the Babu took back with alacrity, to find no doubt, like other men, that no one can afford to base his expectations on the future conduct of the English Premier.

As some misapprehension seems to exist regarding the action of the Government of India in connection with the war preparations, a up-country paper has thought it well to state what action has really been taken in consequence of the peaceful turn of affairs. So far from stores being sold off, ninety days' supplies for an army corps will be stored in Peshin, together with all necessary clothing, tents, ammunition, and other necessaries. The commissariat contracts entered into already will hold good, and the transport purchased will be retained, though no further purchases may be made, as sufficient animals have been procured for present purposes. As there is no prospect of an army being required to take the field at short notice, the work of forwarding stores and material will be proceeded with more leisurely; and thus the great expense always incurred when urgency is the *mot d'ordre* will be avoided. The railway plant required for the Bolan and Hurnai lines will henceforth be given preference over supplies for troops, so far as railway traffic is concerned, as there is every intention of pushing forward communications with our advanced posts.

THE correspondent of the Allahabad paper with the Boundary Commission telegraphing from Tirpul, on May 13, says:—"General Komaroff and his lieutenant Alikhanoff have left Zolfikar. The former is said to have gone to Askabad, the latter to Merv. The intentions of their movements are dubious. We consider here that the recall of the Commission is improbable. The camp will probably move soon to some cool locality eastwards, affording fresh fields for survey, and for scientific and political inquiry. The Herat defences, too, require attention, and it is rumoured also that the Amir is being consulted about the proposed exploring party to the Upper Oxus. Surprise is felt here that none of the British officers who were present at the Penjdeh collision have been summoned to England to confute the statements of General Komaroff's chief of the staff. The neutrality of the Penjdeh district demands the prompt and complete withdrawal of the Russian troops and Governor."

SIR WILLIAM HEWETT, while in command of the East India station, lost no opportunity of pointing out how valuable an auxiliary a Naval Volunteer Corps would be in the defence of Bombay in case of a war. But, though he undertook that the movement would receive every encouragement from Government, no steps were taken towards the practical adoption of his suggestions. It has been otherwise in Calcutta, where the Naval Volunteers form an effective and valuable force. Measures are now being taken to still further strengthen the corps, not in point of numbers, it being already sufficiently strong in that respect, but by placing at its disposal a large flotilla of steam launches armed with quick firing machine-guns to prevent the enemy's boats from clearing a passage for ships-of-war through the lines of torpedoes that would be sunk in the Hoohgly. "That it is intended promptly to supply this need," says the *Pioneer*, "is evident from the recent inquiries which the Marine authorities at Calcutta have been making among shipping agents and exporters, relative to the number of steam-launches which would be available in case of war. Seven machine-guns which are already in the arsenal will also be served out shortly, and at least seventeen more, we hope, will follow; the Naval Artillery Volunteers, are fully capable, even at their present strength, of working that number effectually." It is to be regretted that something in the same way has not been done in Bombay.

TANTIA BHIL'S latest exploit has been the sending of a letter to the Deputy Commissioner of the Khundwa district, warning him to be on his guard, as the outlaw, with his "merry men," intended to loot the treasury. A feature about the letter is that it was not sent through the post, but was secretly placed on the Deputy Commissioner's office table; and all inquiries failed to elicit how it came there. Tantia has certainly been in the neighbourhood of Khundwa lately, for he gave us mistakeable signs of his presence by committing a serious dacoity in a village near the town. A policeman who seems to have endeavoured to do his duty on this occasion was shot at by one of the dacoits, and so severely wounded that he died a few days later.

IN view of the supposed understanding between England and Italy, the following declaration by the Italian Premier is worth noting:—Several members of the Italian Chamber having given notice of questions to the Government regarding their foreign policy, Signor Mancini requested them to defer their interpellations until the introduction of the Estimates of Foreign Affairs. Signor Berenzis and Nicotera condemned the Minister on account of his silence, whereupon Signor Mancini declared that he had already stated on several occasions that Italy had entered into no engagements excepting with the Powers of Central Europe, and to demand further declarations was simply to ask him for a useless repetition of his previous statements.

A LITTLE section of the cemetery at Père Lachaise is devoted to the sepulture of Mahomedans who have died or may die in Paris, and an extraordinary monument is now being raised to one of its occupants. It is to be made entirely of faience, and will cost an almost incredible sum when it is completed. The sculptor—the most eminent of living French ceramists—has gone to Grenada for his model, where Mahomedan tombs are still to be met with, and the work is to be one of the wonders of French ceramic ware. Two thousand pieces of faience will be used in its construction, and almost all are dissimilar. The colours are to be very vivid, burnished gold, peacock blue, emerald green, and turquoise. It will be, of course, quite weather-proof. The French critics expect that this brilliant example may effect a change in the fashion of tomb designs, that inverted torches, urns, and conventional sorrow, illustrated by weeping female figures in classical draperies, will fall into desuetude, and a new manufacture of faience. One stumbling-block lies across the path. According to the present law this part of the great cemetery is so strictly handed over to the professors of Mahomed's cult that Christians are not allowed to profane the spot by their presence.

THE following compendious vocabulary of abusive epithets, arranged for convenience in alphabetical order, is extracted by the *Pall Mall Gazette* from a Delhi newspaper "for the benefit of our contemporaries, who by this time have exhausted their vituperative stock-in-trade." The Indian writer addresses the Russians as follows:—

Russians! asses, blockheads, boobies, clowns, dolts, empty-heads, fanatics, flats, fools, fatheads, gulls, geese, hypocrites, ignoramuses, jobbernowls, jabber-heads, knaves, loggerheads, moncalves, numskulls, oafs, pumps, quacks, rogues, ruffians, squatters, simpletons, tomnoddies, ualators, vultures, wreakers, yellow-livered, the zanies!

Having thus run through the gamut of abuse from A to Z, the writer proceeds, "Hearken to a friendly whisper of advice from an Indian," and then he proceeds in a style which, the *Pall Mall Gazette* says, is "very familiar to writers in some of our London papers".

You have already caused the said lion to wag his tail and roar. Attend to that roar, ye land-grabbing besotted Russians—mark that tail—be warned and beware. Run not your head into the lion's mouth.

THERE are still some Russians who hope for peace. The *Moscow Gazette*, in an article upon the crisis, points out that Abdul Rahman, in supporting an alliance with England, undoubtedly stands alone among his fellow-countrymen. It, nevertheless, strongly urges a pacific settlement of the difficulty between England and Russia, and says:—"It would be to the honour of both countries and the advancement of their real interests that the misunderstandings which have arisen should not cause a rupture, but lead to an agreement; that they should not end in a war, the outcome of which could not be foreseen, but in a beneficial and lasting peace, the value of which would be evident. What great results might not be expected were existing difficulties arranged, and a basis thus laid for a new and better Anglo-Russian policy, freed from needlessly exhausting and himbus rivalry! Such a settlement would profit both countries more than any victories. Not only could a more or less workable *modus vivendi* be brought about between England and Russia, but a friendship might be formed equally advantageous to both and protecting their respective interests better than a recourse to arms. In view, therefore, of the possibility of such a favourable result, it would be well to avoid brandishing swords meanwhile."

BOMBAY.

TO-DAY.

Town Council, 3 p. m.
Band, 9th Regt. N. I., Apollo-bunder, evening.
Freemasons' Hall, Masonic banquet to Mr. D. R. Chichgar, 7 p.m.

VESSELS ARRIVED.—The following vessel arrived yesterday:—Athabasca (s), from Newport; Terrot (s), London; Abyssinia (s), Kurrachee; Iran (s), from Bhownugger.

VESSELS SAILED.—The following vessels sailed yesterday:—H. M. I. M. Clive (s), for Kurrachee; Victory (s), Antwerp; and Bageal (s), for Zanzibar.

MUSIC AT THE APOLLO-BUNDER.—The following programme of music will be played at the Apollo-bunder by the band of the 9th Regt. N. I. this evening, commencing at 6:—

March	Belphegor	Brepsant.
Overture	French Comedy	Keler Bela.
Selection	Parisina	Donizetti.
Valse	See-Saw	Crowe.
Quadrille	Commerce	Kühner.
Valse	Rhine Fay	Albert.

GOD SAVE THE QUEEN.

PRINCE'S DOCK.—The s.s. Irene Morris and Teviot entered, and the s.s. Sorrento and Victory left, the dock yesterday.

THE KURRACHEE MAILS.—Mails for Kurrachee, per extra I. M. S. Patrick Stewart, will be closed at the General Post Office at 5 p.m. to-day.

THE CHINA MAILS.—Mails for Penang, Singapore, and Hongkong, per extra s.s. King Arthur, will be closed at the General Post Office at 10 a.m. to-day.

THE ZANZIBAR MAILS.—Mails for Zanzibar (direct), per extra s.s. Nyanza, will be closed at the General Post Office to-morrow (Thursday, the 21st inst.) at 5 p.m.

ALLEGED SUICIDE OF A EUROPEAN.—A European employed on the Marmagoa Railway is alleged to have committed suicide by cutting his throat, in consequence, it is stated, of a reduction of his pay.

FALSE MEASURE.—Moosa Oomer, a hawker of salt, was yesterday convicted by Mr. Dosabhoy Framjee of having in his possession a false measure of capacity, with intent to use it fraudulently, he being a retail dealer. He was fined Rs. 5.

A WRECK IN THE HARBOUR.—A native craft, No. 2042, in charge of Undal Gowrea Amboo, laden with 600 earthen pots, was wrecked on a mud bank at Malet-bunder on Monday. On the return tide the boat filled with water, and the pots were destroyed. The damage is estimated at Rs. 100.

FATAL ACCIDENT.—A coroner's inquest was held yesterday at the Goculdas Tejpal Hospital, on the body of Dhondoo Syajee, aged 32 years. Deceased was a labourer. He fell off a scaffolding at the new Central Press building in the Fort, about ten or eleven feet, and fractured his spine, on the evening previous, and died yesterday morning at the hospital. A verdict of accidental death was recorded.

CRIMINAL TRESPASS.—Enos Jao and Santan Philip, native Christians, residents of Bandora, were yesterday convicted by Mr. Dosabhoy Framjee of trespassing in the hut of Anne Maria, a Portuguese mendicant woman, at Sion, during her absence from home on Sunday. It appears that the accused, to cause the complainant annoyance, broke open the lock of her door, entered the house, and carried away a portion of the thatched roof. They also piled up a number of stones in her room. They were each fined Rs. 30, or in default to undergo a term of two months' rigorous imprisonment.

FOUR DEATHS FROM MEPHITIC GAS.

AN inquest was held yesterday at the J. J. Hospital by Dr. T. Blaney, on the bodies of Bhamoo Gunnoo, Luximon Khooshaba, and Thowjee Mowjee, labourers, aged about 25 years. The three deceased, with ten other labourers, were engaged on Monday in cleaning the new sewer at Clerk-road, near the Dhoby Ghaut, at present under charge of a contractor, Nagoo Sayajee, who had constructed the works. While the cleaning was being carried out one of the men complained of suffocation, and suddenly became faint. The three deceased and two others were removed from the sewer in an unconscious state. One of the men, Luximon Rama, died almost immediately, and his body was removed to the Morgue; three died that night in hospital; and the others recovered under treatment.

The following evidence was recorded at the inquest:—

Luximon Sewjee, a labourer, said he was engaged by Nagoo Sayajee to clean the Clerk-road sewer. There were eight or nine labourers, including the three deceased and himself, employed. There was a depth of about twelve inches of slush and about four inches of liquid in the sewer. They removed the slush in buckets, and sent it up through the manhole. An alarm was raised that some of the men had fallen in the sewer, and shortly after six labourers were pulled out through the manhole, and removed in victorias to the J. J. Hospital. The Clerk-road sewer was a masonry sewer. A man could not stand upright in it. There was much steam in the sewer, and it was hot. He saw no one come to examine their work on Monday. They removed one or two hundred buckets of slush. It smelt very badly. He had never cleaned a drain previously in Bombay, and would never clean a sewer again, as there was risk to life. The six men who were knocked down all fell close together. Nagoo's pay was five annas a day for that or any other work.

Mr. James William Smith, the Resident Engineer for the Bombay Drainage Works, said the Clerk-road sewer was to avoid sewer, to invert formed of concrete blocks, the walls also of concrete, with brick arching. The internal height of the sewer was three feet nine inches, and two feet six in springing of the arch 2 feet 6 inches. The construction of the sewer, the whole length was completed, but some portion of the arch remained to be pointed, and the walls and invert remain to be cleaned of mortar, droppings, and bits of brick. The connection now being made with that sewer: it was at the junction of Clerk and DeLisle-roads. It was an old drain, and he did not know where it came from. He had not traced it further. He did not now know where the sewage it delivered. It was only a 9-inch pipe sewer, and did not run full bore nor a quarter bore. The connection was made only ten days ago. Previous to this connection being made, the Clerk-road sewer carried no sewage. The last portion of construction was finished at the end of last month. Ever since then the cleaning, pointing, and final completion of the sewer had been going on daily under his orders and superintendence. He visited it every second or third day. He made his last visit on Friday, the 15th instant. The labourers were then fetching out a greyish liquid. He did not smell it. He did not ascertain the depth of liquid in the sewer. The one connection was made with this sewer because the 9 inch pipe drain crossed the sewer, and because the quantity of sewage it brought was small. The Municipal Engineer had not yet taken over the sewer from the contractor, because it was not completed. The contract date of completion was the 15th of last month, but he had no doubt it would be finished before that date. There was provision in the contract for the contractor to remove sewage from the drain. He again went to the Clerk-road sewer at 5 o'clock that morning, but did not go down into it. He did not remove the manholes. There was a quantity of earth in the sewer. That earth was used by the contractor for making temporary banks across the sewer to enable him to work on the work. The manholes in that sewer were usually 200 feet apart. The first two manholes were 21 feet apart, then 199, then 201, then 200, then 200, then 200, then 199, then 174. The manholes would sometimes act as upcasts and sometimes as down-take shafts. No flushing had been done in the Clerk-road sewer. The connection of the pipe sewer with the Clerk-road masonry sewer was made by his authority. There were seven manholes between the point where it was to join on to the sewer. The gradient of the sewer was 1 in 1000. The Clerk-road sewer opened into the main sewer.

At this stage the inquest was adjourned for further inquiry.

THE NATIVE PRESS.

THE BOMBAY GYMNASIUM.

WE understand that the order recently issued for the removal of the Gymnasium building situated near the Sailors' Crawford Markets will be for the present countermanded, and that the institution will be allowed to use the ground for a year longer.—*Jam-i-Jamshed.*

A DISGRACEFUL PUBLICATION.

WE have received copy of a most scurrilous and indecent handbill of six pages, virulentily attacking H. H. the Thakore of Bhownuggar and his court. Had the publication been anonymous we would have treated it with the contempt which it deserves; but as it is signed by the publisher, and as it gives the name of the press where it is printed, we do not see why the Thakore Saheb should take no serious action against his traducer. The writer, who signs himself Braham Chari Madhavnand, challenges inquiry in a court of justice and we think His Highness would do well to take him at his word.—*Jam-i-Jamshed.*

THE POLITICAL SECRETARYSHIP.

THE *Times of India* evidently wishes to ostracise all those who happen to hold views opposed to its own on political matters, and especially such as bear any sympathy for and have any acquaintance with the wants and grievances of the people. There is, it seems, a clique, composed of some, whose creed is that the Government exists more for the governors than the governed, and who are trying to put down every one who differs from them. And for the purpose of this clique the *Times of India* is being dexterously used. It roasted some time ago against Professor Wordsworth and now rants against Sir William Wedderburn, because there is a probability or possibility of his being appointed Political Secretary. And the writer, while accusing Sir William of "political partisanship" and declaring him unfit for the office of Political Secretary, forgets all the while that he betrays about the most reprehensible spirit of a bitter political partisan himself. Why should he who sympathises with the people be set down for a political partisan any more than he who does not sympathise with them but sympathises with the spirit of the bureaucracy? If an official is to be condemned and his promotion stopped because he does what every Englisman is bound to do, because, in fact, he takes interest in agricultural and economic questions with an open mind, instead of blindly sticking to official theories—the sooner there is an end to Government conducted on such *partisan* principles, the better.—*Indu Parkash.*

THE SKIN.—The Glory of Woman, the Pride of Man. It costs ins the delicate lines of beauty, and constitutes all that we term "Loveliness," yet how many thousands have their skins blemished by the use of colour-ed and impure soaps. Dr. Tibbles Vapolio sulphur soap is the purest of all soaps and from its purifying and refreshing action upon the skin is most suitable for hot climates. It removes all skin irritation. Be ntifully white. Delicately perfume d. Sold in tablets by all Chemists, agents for Bombay, Treacher and Co.

MADRAS.

THE LATE MR. GEORGE NORVILLE.—We much regret to record the death at his residence, Saint Thome, of Mr. George Joseph Norman, better known to the public as "George Norville," proprietor of the theatrical business of the Gaiety Company now at Madras. The late Mr. Norville (this was his stage name) was an American by birth, and he came out to India with Dave Carson's Minstrels in 1869, and after "doing" India, China, and the Colonies, he went home. In 1875 he came out a second time with Dave Carson and that well-known comedian, the late Harry Leslie. After Dave Carson's disconnection, Leslie and Norville became partners, but Leslie died suddenly while performing the cabinet trick, and then Mr. Norville joined John Jack's company and married Leslie's widow, the present Mrs. Norville. When John Jack broke up his company, Mr. Norville and Mr. Ferrell entered into partnership and organized the Gaiety Company, and when Mr. Ferrell disconnected himself, the former carried on the work of the company with Mr. Crofton. Mr. Norville's health broke down during his last trip to Rangoon, and when he landed in Madras in January last, his constitution had been so impaired, that he was unable to perform, but went to Bangalore for a change. Even there his health did not improve. He fell a victim yesterday morning to consumption at the early age of thirty-seven years, and his remains were interred in the evening in the Quibble Island Cemetery, Saint Thome. The deceased, though not a comedian, had the power of organizing a theatrical company. He was a capital singer, and was possessed of a rich tenor voice.—*Times.*

THE GEOGRAPHICAL ASPECT OF THE FRONTIER QUESTION.

THE *Athenæum*, in its scientific columns, makes the following observations on the frontier question:—

Whatever may be the outcome of the diplomatic negotiations between England and Russia with reference to the northern boundary of Afghanistan, there can be no doubt that geographers will largely profit by the thorough exploration of a district hitherto very inadequately known to us. The information collected years ago by Shakespeare and Abbot, Ferrier, and others has already been supplemented by the work of Russian explorers, among whom Grodekof, Lessar, and Regel hold a distinguished place; and there is reason to believe that the work done by the scientific members attached to Sir P. Lumsden's mission is of the most thorough nature.

The territory claimed by Russia to the south of a line vaguely agreed upon in 1873, as extending from Khwaja Salih on the Oxus to Sarakhs on the Hari Rud, is by no means the mere "strip of desert" which some conceive it to be. It covers an area of 18,000 square miles, and if its population at the present day does not probably exceed 250,000 souls, this is largely on account of the raids of the Turkomans, who have driven away the cultivators of the soil, and laid waste districts which in ancient days were famed for their productiveness. How quickly the country can be made to smile with life, has been shown by M. Lessar, who found the people in the valley of the Hari Rud engaged in the rebuilding of dwellings which had only recently been destroyed by Saryk raiders. A settled government and safety for life and property are all the country requires to secure a considerable degree of prosperity.

The debatable territory lies along the foot of and within the outlying hills of Afghanistan. It is traversed by the Hari Rud, the Murghab, and other rivers, upon which its inhabitants depend for water to irrigate their fields, but which become exhausted before they reach the Oxus. The climate exhibits the extremes of cold and heat.

Steppes like that of the Dasht-i-Chul occupy a considerable area. These steppes, however, are by no means absolutely sterile, and by storing up the water and constructing works of irrigation they might largely be converted into productive land. Even now, after a shower of rain, vegetation springs up from the loamy soil as if by magic, and the ruins of old forts and home-steads, as well as dried-up canals, choked with a dense growth of saxaul, show that in some former age the country was extensively cultivated.

Andkhui, the easternmost district claimed by Russia, lies on the verge of the desert of Kara Kum. Its fields are irrigated by canals derived from the Sangalak. It is proverbially unhealthy, and the Persians describe it as a "very hell upon earth," but it is rich in cattle and sheep. The inhabitants, Uzbegs and Ailali Turkomans, number about 60,000 souls, of whom 15,000 live in the chief town.

Far more important is the old khanate of Maimana, which stretches from the desert far into the fertile hills, and is noted for its cotton and corn, its excellent horses, and its cloth, made of sheep's wool or camels' hair. The country is inhabited by Uzbegs, Tajiks, and Turkomans. It has at various times been a bone of contention between Persia, Herat, and Kabul. In 1866 the Mir renewed his oath of allegiance to the Afghan ruler; but having been faithless, the Afghans in 1875 stormed the town, and massacred 15,000 of its inhabitants. Since that time Maimana has been under the rule of an Afghan governor. Col. Grodekof asserts that the Uzbegs under Afghan rule would hail the advent of Russian "liberators" with delight.

The possession of Maimana is of considerable importance to Afghanistan, as through it passes the easiest road which connects Herat, by way of Balkh and the Bamian Pass, with Kabul. There is another road to Herat, over the Tilan Pass and through Garjistan, but it presents great difficulties; whilst the direct route from Herat to Kabul, which leads up the valley of the Hari Rud, is not always available, owing to the hostile attitude of semi-independent Hazara and Aimak. This route has never been travelled over by any European explorers.

The valley of Murghab is claimed by Russia as high up as Maruchak, where a bridge of three arches, now in ruins, spans the river. The Murghab rises in Garjistan, and flows past Bala Murghab, and Pul-i-Deh to Merv. Its upper valleys are now inhabited by Hazara and Aimak, who speak Persian, although of Mongol descent, and who, whilst retaining some of the nomadic habits of their ancestors, have for the most part settled down in villages and till the soil. The Jemshidi, whose headquarters are at Kushk, on a tributary of the Murghab, although usually classed with the Aimak, are in reality pure Persians. All these tribes owe allegiance to Kabul. In former times they held the whole of the country as far north as Panj-Deh, the Salir Turkomans separating them from the Saryk of Merv. But when the Tekke took possession of Merv in 1857, a large body of the Saryk turned to the south, expelling the Salir from Yulutan and the Jemshidi from Panj-Deh, and they now occupy the country as far as Bala Murghab, and pasture their sheep to the very summit of the Paropamisos. Panj-Deh, notwithstanding this change of owners, continued tributary to Kabul. When Dr. Regel visited the place in June, 1884, he found the Afghans in possession, and narrowly escaped severe treatment. Panj-Deh already lies within the region of the hills.

Several roads connect the Murghab and its tributary the Kushk with Herat, but they all lead through passes over the Paropamisos which are not practicable for carriages. On the Hazrat-i-Baba Pass, which Grodekof crossed, snow lies from December to the end of April.

The region which lies between the Murghab and the Hari Rud is known to the Persians as Badghis—that is, "land of winds." It is noted for great cold in winter and violent storms, but is at the same time a region of great natural fertility, still wooded in parts, and in places extensively cultivated. The raids of the Turkomans have depopulated it, and the explorer now meets only with deserted villages, ruined forts, and choked-up wells. The natural features of this region lies within the frontier claimed by Russia.

It is through Badghis that the easiest roads lead which connect Merv and Sarakhs with Herat. Starting from Merv, the route follows the Murghab and then crosses to Kushk as far as Chaman-i-Bed or Hauz-i-Khan. It then turns away from the river, crosses a loamy country, and reaches the valley of Herat through a depression between the Paropanisos and the range of Borkhut. This pass, named after a spring at its foot, Chesme Sebz, is practicable for wheeled carriages even in its natural state. The total distance from Merv to Herat is 255 miles.

Still greater facilities for an advance from the Caspian are presented by the road which connects Sarakhs with Herat. Skirting at first the Hari Rud, and crossing for many miles a country well adapted for cultivation, the road finally leaves the river, and reaches the Kohik Pass, on the watershed of the springs of Adan Yolen and Agar Cheshme. Near Kooshan is the salt swamp of Yer-oilan, the possession of which M. Lessar claims as being essential to the Tekke and Saryk under Russian protection. The Borkhut range is crossed by a pass rising 3,100 feet above the sea level, and only 900 feet above the surrounding country. At its foot lies the spring of Khom-bou. The pass could easily be made practicable for carriage traffic, and the country throughout presents no difficulties whatever to the construction of a railway. The distance from Sarakhs to Kuhsan, the first Afghan village in the valley of Herat, is 146 miles.

The Hari Rud, after watering the fertile vale of Herat, enters a succession of gorges from which it emerges only when within about twelve miles of Sarakhs. At one of these gorges stands the Persian fort of Zoulfikar. At Sarakhs the river varies in width between 900 and 3,300 feet. From the beginning of January to March it is of considerable size, but June and July it can be forded at several places. Lower down below the oasis of Tejend, it dries up altogether, its course being marked by strings of pools, fed by springs in its bed.

Sarakhs up to the time of the capture of Geok Tepe ship by the Russians, was much exposed to Turkoman raids, so that its Persian governor never ventured forth without an armed escort. All this had been changed when M. Lessar visited the place in 1882. At that time even the Tekke, who had established themselves on the eastern bank of the river, paid tithes to the Persians. Since that visit Russia has advanced her frontier to Sarakhs, and Persian and Russian garrisons face each other on opposite sides of the river.

Geographically the whole of the territory lying to the north of the Paropanisos, inclusive of Merv and Sarakhs, is a dependency of Herat. If the proposed boundary line is, however, to be drawn in accordance with the principle of *uti possidetis*, then Afghanistan cannot be deprived of Andkhui, Maimana, and Panj-Deh. An ethnological boundary, such as M. Lessar demands, appears to be also good ground in a country where having so mixed a population. If Russia, on the strength of already numbering among her subjects many Turkomans and Uzbegs, were to claim all other districts in which Turkish tribes form a considerable element in the population, then the whole of the country north of the Paropanisos would have to be handed over to her. But the Turkomans are not a "nation." The Tekke and Saryk are hostile to the spirit of the bureaucracy? If an official is to be condemned and his promotion stopped because he does what every Englisman is bound to do, because, in fact, he takes interest in agricultural and economic questions with an open mind, instead of blindly sticking to official theories—the sooner there is an end to Government conducted on such *partisan* principles, the better.—*Indu Parkash.*

FLORILINE!—FOR THE TEETH AND BREATH.—A few drops of the liquid "Florilino" sprinkled on a wet Tooth-brush produces a pleasant lather, which thoroughly cleanses the teeth from all parasites or impurities, hardens the gums, prevents tartar, stops decay, gives to the teeth a peculiar pearly whiteness, and a delightful fragrance to the breath. It removes all unpleasant odour arising from decayed teeth or tobacco smoke. The "Fragrant Florilino," being composed in part of honey and sweet herbs, delicious to the taste, and the greatest toilet discovery of the age. Price 2s. 6d., of all Chemists and Perfumers throughout the world. Sold wholesale by The Anglo-American Drug Company, Limited, 3, Farringdon Road, London.

COMTE PAUL VASILI ON SOCIETY IN LONDON

THE well-informed but rather twaddling book on society in London, which has lately created a mild flutter in town, will be promptly superseded by the letters on the same subject of the well-known "Comte Paul Vasili," which are about to be published in the *Nouvelle Revue*. Comte Paul will never again display the same malice or achieve the same success as attended his initial series on "The Society of Berlin," but the present version of the high society of our own country, if less encyclopedic, is also less mealy-mouthed than that of the highly Anglicized foreigner whose book is now so much in vogue. The present letters are devoted entirely to the Royal Family and Court circles. The following extracts will give our readers some impression of the general character:—

THE QUEEN.

What strikes the Court about her Majesty is the extraordinary contrast between her earlier and late self, which he believes will always remain a mystery:—

You must know that the present Queen and the Queen of old, when the model Prince was still alive, are two entirely different persons. The former saw in her Consort a guide, a counsellor, the constant object of her adoration; she had an ostentatious Court, was high-spirited, charming, smiling, and impulsive, deigning to take a picnic dinner among the Scotch mountains, taking pleasure in everything without being proud, and, if the term may be used for so august a personage, was a good child. She had the voice of a bird, and gaily cooed the pretty airs of a happy life. With her own hands the amiable Queen arranged her drawing-room under the eyes of Mendelssohn, and tremblingly sang before him, conforming no more to etiquette than her position necessitated. She felt all the emotions of a young mother; was fond of pleasure, and showed her taste in mixed with her subjects, and spread over the whole nation the rays of her own happiness. Besides this, she was an extremely elegant woman. Who would recognize that Queen in the present elderly, old-fashioned, middle-class person of heavy appearance and common-place talk, who flies from the world, isolates herself in perpetual mourning, saddening herself by the bitterness of her regrets, and appearing before her surroundings as the picture of a mind oppressed by a kind of precocious moral decreptitude? After her death there will be an equal number of admirers and detractors of Queen Victoria, but whose judgment will be finally accepted is still a mystery. Many English people, especially those of the middle class, still love their Queen from old custom. But her Majesty Queen Victoria no longer rules her people. She sees, little by little, her authority and her prestige disappearing. The real Queen has died with Prince Albert, the Queen who remains is hardly a shadow of the former. Young people who approach the Queen find her generally unsympathetic; old women, on the contrary, declare themselves charmed by her Majesty's virtues, and profess unbounded respect and admiration for her.

COURT ETIQUETTE.

The formality of Court etiquette is of course the subject of some comment:—

At the Drawing-room the ladies have to wear the three white feathers of the Prince of Wales's escutcheon, planted straight up in front, like the crest of certain bird, or that of a Sio

NOTICES.

MEDICAL.

BLINDNESS, DEAFNESS, &c.

ALL DISEASES of the Eye, Ear, Nose, and Throat: Deafness, Noises in the Head, Defective Sight, Squinting, Cataract, Amaurosis, Gutta Serena, Inflammation, Loss of Eyelashes, etc., etc., treated on new and scientific principles and on the latest and most modern systems of practice.

Dr. R. JANSZ, M. B., etc.,

Formerly of Drs. Engler and Jansz, Oculists, Aurists, Specialists, Consulting and Operating Surgeons.

19 or 5, Hornby Row, Fort,
Opposite the General Post Office.
Hours of attendance—7-30 a.m. to 5 p.m.

OPINIONS OF THE PRESS.

Drs. Engler and Jansz are, by the exercise of their peculiar skill, doing a great deal of good in Bengalore. We have paid a casual visit to Dr. Engler's surgery to see for ourselves what is being done in the way of cures. Of coure we speak unprofessionally, but we do not know that professional knowledge is required to judge as to results when seeing and hearing of patients themselves are freely allowed. Three cases of blindness, two nearly total, and one total in one eye, were, according to the testimony of the sufferers themselves, progressing with wonderful favourableness. One in which inflammation and granulation of the inner surface of the eye-lids had lasted for months, and had caused ulceration of the eye-ball, was almost cured after about a fortnight's treatment, although previous treatment had failed to give relief. In another case, where both eyes were seriously affected the patient was considerably better, and in the one in which the sight of one eye had been lost, it was restored, and though not completly recoverd, was on a fair way towards it. This patient freely and without effort read from a newspaper with the injured eye, though no sight whatever was in it a few days previous. In cases of deafness Dr. Engler seems even more certain of success than in blindness. One little girl, who had been deaf for years, was restored so far as to be able to hold a conversation in ordinary tones; she heard the softest spoken words and answered to them, and heard the ticking of a watch held from four to six inches from her ears. Two soldiers belonging to the garrison, suffering from deafness, have been cured; one, a man who had been in hospital for weeks and been blistered and put to great pain by ordinary treatment, perfectly recovered his hearing in twenty-four hours.

We are quite aware that any detailed notice of such cures as these are apt to be looked at askance by the general public. But this, we fancy, is the result of the infrequency of such notices. Why men who benefit the suffering members of the public, as Drs. Engler and Jansz are undoubtedly doing, should receive no attention from the press, when whole columns are given up to descriptions of the tricks of some travelling juggler, it would be perhaps hard to explain. It is a fact, however, that while the public naturally has to pay for both, the one who goes most good is the least noticed.—*Bangalore Spectator, Dec.* 1883.

FOR SALE, MANILLA and OILED COIR ROPE and CORDAGE Apply to
OWEN & OKELL,
Agents to W. H. HARTON & Co., Calcutta.
Apollo Street, Bombay.

SWIFT & FARROW,
PUBLIC ACCOUNTANTS, AUDITORS, &c.
UNDERTAKE COLLECTION OF OUTSTANDING DEBTS.
No. 9, HAMAM STREET, FORT, BOMBAY.

BADHAM, PILE and Co., Limited,
SUCCESSORS TO
P. GRANT AND SON,
MANUFACTURERS OF
SADDLERY AND HARNESS
OF EVERY DESCRIPTION,
6, HORNBY-ROAD, BOMBAY.

ICE
PURE ICE CRYSTAL.
ICE

THE undersigned begs to inform the public of Bombay that he has erected an Icefactory near GRANT-ROAD RAILWAY STATION is now prepared to furnish PURE CRYSTAL Ice at rate of half-anna per pound or in wholesale quantities considerable discount.

MARTIN COHEN,
Office in Fort 15, Forbes-street.

ENGLISH-BUILT CARRIAGES FOR SALE.

A NICE SHAPED fashionable LANDAULETTE, a cee spring canoe shape PHAETON, square and canoe shape LANDAUS, Derby VICTORIA, canoe shape PHAETON, Stanhope PHAETON, and many other VICTORIAS for sale.

MANOCKJEE COWASJEE,
Coachbuilder.
50, Kalbadevi-road, opposite Post Office.

LAIRD'S WELSH HARTLEY STEAM COAL.

THIS old and well-known brand is eminently adapted for use and storing in a hot climate, being large, hard, and not so readily affected as other kinds of Coal by exposure to weather. It is supplied of the same good quality as heretofore by

J. P. HIGGINSON & Co.,
25, Castle-street,
Liverpool, England.

SALES BY AUCTION.

BENNETT AND COMPANY.
No. 3, APOLLO-STREET.

SALE OF MR. J. PARTRIDGE'S FURNITURE.

THIS DAY, WEDNESDAY, the 20th instant, at 1 p.m., Messrs. BENNETT Co. are instructed to sell by Public Auction at Middle Colaba, opposite the Post Office, the valuable and handsome blackwood and teak wood French-polished, plain and carved, household furniture, best plated ware, rich crockery and glassware, handsome China and Japanese flower vases, rich table ornaments, first rate oleographs in gilt frames, rich Brussels carpets, handsome table and hanging kerosine lamps, &c., the property of J. PARTRIDGE, Esq. The same comprises, rich plain glassware, handsome dinner, dessert and tea services, best plated ware such as ice pitcher, cruetstand, tea set, oblong tea tray, butter pot, spoons and forks, cutlery, and handsome blackwood and teakwood french-polished household furniture such as round dining table, sideboard, dumb waiter, small sideboard, bent-wood Vienna chairs, handsome circular-side, oblong and writing tables, easy-folding long arm, low, rocking, and drawing room chairs, conversation, tea and teapoys, bookstands, handsome three and four light hanging kerosine lamps, China vases, rich table ornaments, first rate oleographs in gilt frames, wall mirrors in velvet frame, rich Brussels' carpets, handsome iron four-post bedsteads with spring mattresses, dressing and washing tables, dressing and cheval glasses, clothes and gown presses, chest of drawers, almira with plate glass doors, a first-rate sewing machine, a sweet-toned musical box playing 8 tunes with bell, ornament stand, lady's Davenport, beatwood rocking and reclining chairs, &c.

Catalogues are published and the property is on view.

On SATURDAY, the 23rd instant, Messrs. BENNETT & Co. will sell by Public Auction at their rooms a few lots of furniture consisting of chairs, cupboards, couches, &c.

AT 1-30 P. M.

1 Handsome strong English-built mail phaeton.
1 " " built office shigram.
1 " fast trotting grey arab horse.

AUCTION SALE OF THE CELEBRATED PRICE & Co.'s PERFUMERY.

On SATURDAY, the 23rd instant, at 2-30 p. m., Messrs. BENNETT and Co. will sell by Public Auction at their rooms an invoice of twenty cases of the celebrated Price and Co.'s perfumery consisting of violet powder, codliver oil, lime juice and glycerine, florida-water, lavender water, essence of Jamaica ginger, bouquet, rose geranium, damask rose, frangipani, victoria poquet, rondelitia, jockey club, kiss-me-quick, bear's grease, phillicombe, sarsaparilla, &c.

BONA FIDE SALE.

Messrs. BENNETT and Co. are instructed by Mr. S. W. Chart, to sell by Public Auction at Derwent House, Victoria Cross-road, Byculla, on SATURDAY, 30th instant, at 1 p.m., the undermentioned household furniture, &c., viz., fern pattern glasswares, dinner services, plated ware, lamps, telescopic dining table will seat 10 persons, substantial dining room chairs with arms, large sized sideboard, wine cupboard, dumb waiters, hanging punkahs, deerheads, writing desk with drawers, child's chair, hat stand, drawing-room, small and easy chairs, couch, carved, circular, and shamrock pattern teapoys, tables, curtains, poles and rings, medicine chest, English canary, 12 dessert knives and forks in case, harmoniflute, Singer sewing machines for hand or feet, in perfect order, child's perambulator with bicycle wheels, venetian screen, a quantity of new coir matting, Vernier's double and single bedsteads, cupboards, wash stand and furniture, dressing table and glass toilet set, bath-room furniture, cooking stove nearly new, cooking utensils, pudding and jelly moulds, cookroom table, kerosine stove, pigeon holes, flour stands, teakwood and coir conservatory and a quantity of plants, which will be sold after the furniture.

Catalogues will be available and the property on view 4 days before the day of sale.

On MONDAY, the 1st June, at 1 p.m., Messrs. BENNETT & Co. are instructed to sell by Public Auction at No. 2, Rutterfield-street, Fort, opposite Messrs. Thorpe and Co. the valuable and handsome blackwood, teakwood, oakwood, and satinwood french-polished plain and carved household furniture, best plated-ware, rich crockery and glassware, handsome China and Japanese flower vases, rich table ornaments, first-rate oleographs in gilt frames, an iron Chubb's safe, &c., &c., the property of KELLY A. SADKA, Esq.

Catalogues will be published, and the property will be on view four days before the sale.

ON COMMISSION SALE.

One Kathiawar cow with calf giving 8 seers of milk daily, can be seen on application to the undersigned.

BENNETT & CO.

Bombay, 20th May, 1885.

JOHN AND COMPANY.
51, ESPLANADE CROSS-ROAD.

SALE BY AUCTION.

THIS DAY, WEDNESDAY, the 20th inst., at 1 p.m. Messrs. JOHN & Co. will sell by Public Auction at their auction room:—

2 cases iron bedsteads 6½ by 4.
1 case black satin and Alpacca umbrellas.
7 bales carpets, each containing 100 pairs.
1 box white socks.
1 " coloured socks.
1 " threads.

A quantity of household furniture, flower vases, table and hanging lamps, marble toys, sewing machine, blackwood cots, tables, blackwood carved cushion chairs, folding chair, blackwood and teakwood round teapoys, chest-of-drawers, couches, cup-boards, and other miscellaneous articles.

JOHN & CO.

Bombay, 20th May, 1885.

MEHRJEE, JOHNSTON AND COMPANY,
No. 4, FORBES AND MEADOW-STREETS.

SALE OF VALUABLE JEWELLERY.

On FRIDAY, the 22nd instant, at 2 p. m., Messrs. MEHRJEE, JOHNSTON & Co. will sell by Public Auction at their Sale Room, No. 4, Forbes and Meadows-streets, Fort, by order of Thucker Dhurmsey Jeeva and Thucker Sivjee Dhurmsey and on account and risk of Mahraj Goswamy Shri Bri Jashji.

1 Pearl Kuntha.
1 Judav "
1 Pair Pochee.
1 Bundle of Abhushan or idol's ornaments.
46 Silver Utensils about, 543 tolas.
2 Hemna Chundun Har, 20 tolas.
1 Bajoo Bandh and 2 Kurra Har, 17 tolas.
1 Pair Solid Kurra Har, 13½ tolas.
1 Pearl Har (Necklace).
1 Seer Page.
1 Glae Bundh.
2 Gadee Mohora.

Also by order of the concerned gold and silver watches.

MEHRJEE, JOHNSTON & Co.

Bombay, 20th May, 1885.

MENESSE AND CO'MPANY.

AUCTION SALE of Unclaimed Goods, Grain, and other sweepings, &c., &c., at the G. I. P. Railway Goods Station at Warl-bunder.

Messrs. MENESSE & Co. are instructed to sell by Public Auction THIS DAY, WEDNESDAY, the 20th instant, at 2 p. m., at the G. I. P. Railway Goods Station at Warl Bunder:—

A quantity of unclaimed goods, grain, cotton, and other sweepings, waste paper, &c., &c.

TO-MORROW, THURSDAY, the 21st instant, Messrs. MENESSE and Co. will hold their usual weekly auction sale at their rooms, of a quantity of grey, coloured, and white piece-goods, twist, &c., &c.

5 bales grey shirtings.
5 " " T Cloth.
4 cases white lonscloth.
5 " " sarries.
4 " " lappet carfs.
5 " " checks.
4 bales dhoties.
1 case of toys.
5 cases blitees.
1 cask brass wire.
1 case letter and note papers.
10 bales paste board.
1 case glass drops.
Best German silver tea-kettles and rose-water sprinklers.
2 cases red border linen.

On account of Abdoolcurim Mahomedally.

F M & Co. 292—1 case gold and silver lace ex s.s. "Teheran."
F M & Co. 668—1302—1 case silver chainettes No. 3 ex s.s. "Bokhara."

MENESSE & CO.

Bombay, 20th May, 1885.

BOMANJEE DOSSABHOY.

AUCTION SALE of Machinery and plant of an Iron Foundry, at Mazagon Bunder, in Vlegas Patent Slip Company's premises and Steam Launch.

Under instructions from Messrs. Farjoolabhoy Heptoolabhoy and others, the mortgagees, in possession, and on account of Mr. James Bowack, now insolvent, Mr. BOMANJEE DOSSABHOY will sell by Public Auction THIS DAY, WEDNESDAY, the 20th instant, at the hour of 1 o'clock in the afternoon at the Iron Foundry Works, lately carried on by the said Mr. James Bowack, at the Mazagon Bunder. All the machinery, engines, plant, carts, rails, tubes, implements, utensils, trade fixtures, stock in trade, and things consisting among others of—

1 new horizontal engine, 10 horse-power.
1 locomotive boiler with brass tubes and copper box.
1 horizontal engine, 4½ horse-power.
1 patent blower copper pipe discharge.
1 patent fan (Lloyd's).
1 Patent blower fan with copper pipe engine 4½ horse power.
3 new turning lathes with spare wheels of different sizes, two lathes 8 feet long and one 10 feet long, in perfect good order.
Shaftings, pedestals, pulleys and beltings, wires, chisels, hammers, and other stones.
1 steam hammer.
1 shed used as workshop with columns, tresses, and French tiles.

Also at the same time and place the steam launch Lezzie, of the register of 626-100 tons, 6 horse-power, built of wood, in Bombay in 1878, and certified to be in good order, with gig and other appurtenances complete.

And also 4 large iron tanks safe, large and small brass cocks for water pipe, iron sheets, iron railing for windows, large scales and weights, large and small iron wheels, a great collection of tools of different kinds, large and small hammers, wooden tables, planks, casks, large and thick iron chains and other miscellaneous articles of iron, &c., &c.

The above articles are suitable for mills, flour mills, iron foundries, turning shop, &c.

The above will be sold either as a whole in one lot or in separate lots according to the wishes of the bidders ascertained on the spot.

Terms, cash on delivery.

For further particulars apply to the undersigned.

The property is now on view.

BOMANJEE DOSSABHOY,
Bombay, 20th May, 1885. Auctioneer.

CRAWFORD AND COMPANY,
7, MARINE-STREET, BOMBAY.

SALE OF SUPERIOR FIRST-CLASS TEAK SQUARES.

THIS DAY, WEDNESDAY, the 20th inst., at 4 p.m., Messrs. CRAWFORD and Co. will sell by Public Auction, at Tank Bunder, by order of Mr. Jainarayan Sittaram:—

100 tons superior 1st class teak squares, in lots to suit purchasers.

THIS DAY, WEDNESDAY, the 20th inst., at 3 p. m., Messrs. CRAWFORD and Co. are instructed to sell by Public Auction, at Carnac-bunder, in the Jutha of Messrs. Rajaram Tookaram and Co., on account of the concerned.

18 bundles of hammers.
36 pairs carriage wheels.
36 axles.
15 pieces of springs.

A deposit of 25 per cent. will be required at the time of sale.

THIS DAY, WEDNESDAY, the 20th instant, sale commencing at 2 p.m., Messrs. CRAWFORD & Co. are instructed to sell by Public Auction at Marine-street, Fort, close to their Auction rooms, the following fancy goods brought out from England by Mr. Nusserwanji Bomonji Ardeshir Moola, viz., German silver ink-stands, butter coolers, presentation cups and saucers, beer mugs, egg cups, gold, metal, and silver open-faced and double-cased watches, 14 carat gold rings, bracelets and earrings, sleeve links, silver thimbles, silver dessert spoons and forks, watch guards, earrings, ladies' companions fitted with velvet hand-bags, musical albums, writing desks, ladies' work baskets, hair brushes, assorted rubber, mechanical and fancy toys, children's, ladies' and gentlemen's socks and stockings, fancy woollen table covers, wool and silk embroidered canvas slippers, silk flowers for ladies' dresses and slippers, artificial flowers and moss umbrellas, iron bedsteads of double trays, cyclostyle copying presses, single, double and reversible perambulators with hoods, fancy silk, satin, velvet and morocco leather beaded pattern ladies' slippers, boots and shoes, mosaic work silver bracelets and studs, musical boxes, fancy table ornaments, flower vases, reading lamps, marble card stand, tin trunks, &c.

The above is now on view.

SALE OF GREY GOODS

TO-MORROW, THURSDAY, the 21st instant, at 3 p.m., Messrs. CRAWFORD & Co. will sell by Public Auction in the godowns of Messrs. A. Graham & Co., Parsee Bazaar-street, Fort, a quantity of grey shirtings of various weights and widths.

SALE OF TEAK SCANTLINGS.

TO-MORROW, THURSDAY, the 21st instant, at 4 p.m., Messrs. CRAWFORD & Co. are instructed by Mr. A. McKenzie, to sell by Public Auction at the Byculla Timber Works—

A quantity of mill sawn timber of various sizes, and suitable for many varieties of work.

In small lots to suit purchasers.

SALE OF COMMISSARIAT PONIES.

Under instructions from the Executive Commissariat Officers, Messrs. CRAWFORD & Co. will sell by Public Auction on the Face, near Churney-road Railway Station, on SATURDAY the 23rd instant, at 2 p. m.

45 Ponies, some of them are superior animals.

ON SATURDAY the 23rd instant, sale commencing at 1 p. m., Messrs. CRAWFORD and Co. are instructed to sell by Public Auction at 32 Marine Lines, opposite Dr. Langley's Bungalow, the valuable and handsome french-polished blackwood and teakwood carved and plain black-wood and teakwood household furniture, best plated-ware, rich crockery and glassware, real China and Bohemian glass flower vases, rich table ornaments, a musical box playing 6 airs, handsome Brussels and velvet carpets, superior oleographs in gilt frames, &c., and the property of Captain A. H. Atkinson, the same comprises rich fern pattern glassware, handsome dinner, dessert and breakfast services, transparent China tea coffee cups and saucers, best plated hot water and vegetable dishes, cruet stand, biscuit box, pickle frame, ice pitcher, butter pot, tea service, bread basket, round and oblong waiters, spoons and forks, fruit and fish knives and forks, chamber candlesticks, table cutlery by Mappins, handsome blackwood and teakwood carved and plain furnitures, such as a set of handsome teakwood telescopic dining tables in 5 pieces drawing-room, pier oval, round, lady's, and Madras pattern dressing and wash-hand tables, with or without marble tops, drawing room, easy, low, straight, reclining and Madras and mallet pattern arm and without arm chairs, sideboard, whatnot, dumb-waiter, toilet and hat stands, conversation and sofa couches, round teapoys, ornament stand, ladies' davenport, ottoman tete-a-tete, large size carved partition screen, iron marble teapoys, Vienna bentwood baby's high and folding chairs, iron and brass bedstead complete, dressing table with dressing glass, gown and clothes press, cheval glass, chest-of-drawers, double door almira with plate glass door, wardrobe, babies' cot, single and double cots, small cupboard, half back sofa, real China and Bohemian glass flower vases, and epergue, rich table ornaments, handsome Brussels carpet, table and hanging oil lamps, clock, handsome oleographs, bath, dispense and cook-room furniture, &c., &c.

Catalogues are ready and the property is on view.

The property of another gentleman.

1 handsome glassfronted double-seated brougham with a powerful bay gelding and a set of single harness.

SALE OF SUPERIOR TEAK SCANTEINGS, BOARDS AND PLANKS.

On SATURDAY, the 23rd instant, at 4 p. m., Messrs. CRAWFORD and Co. will sell by Public Auction at Mazagon, Darookhana, by order of Mr. Jainarrayen Sittaram—

Ex. s. s. Gulf of Venice.

150 tons superior teak scantlings, boards and planks, marked R B, R B R and M P T.

In lots to suit purchasers.

WEEKLY AUCTION SALE.

On MONDAY next, the 25th instant, at 2 p.m., Messrs. CRAWFORD and Co. will sell by public auction at their Rooms.

The property of a gentleman consisting of iron bedstead, writing table, chest-of-drawers, teapoy, cupboard, a cottage Pianoforte by Chappell and Co., Harmonium by Moore and Moore, side saddle, child's saddle, chests, trunks, 3 light, lamp, cane-sofa and chairs, Piano and stool about 20 charts, books, &c.

On account and at the risk of Essoofally Mamoojee Ex S. S. Miranda.

E. M., Bombay—50 boxes tin plates.

On SATURDAY, the 30th instant, sale commencing at 1 p.m., Messrs. CRAWFORD & Co. are instructed to sell by Public Auction at No. 61, Haines-road, Byculla, the valuable and handsome french-polished carved and plain blackwood and teakwood household furniture, a set of English-made walnutwood drawing-room furniture, best plated-ware, crockery and glassware, handsome table ornaments and flower vases, Brussels and Cambay carpets, lamps, pictures, &c., the property of W. DALY Esq.

Full particulars will appear hereafter, and the property will be on view 4 days before sale.

CRAWFORD & CO.

Bombay, 20th May, 1885.

"ROUGH ON CORNS."

Ask for Wells' "Rough on Corns." Quick relief, complete permanent cure, Corns, warts, bunions.
Cooper, Madon & Co., Bombay, Sole Agents.

M. M. MODY & CO., LIMITED.

SHIP-CHANDLERS,
GENERAL MERCHANTS, AND COMMISSION AGENTS

Cotton Mill, Gin, and Press Stores.
Engineers Contractors', Municipality and Railway Requisites
Iron, Corrugated Iron Roofing, Steel, Lead, Zinc and Metal Merchants
Weighing Machines, Scales, Spring Balances, and Weights.
Pumps, Centrifugal Fire, Lift and Force and Well Pumps
Paints, Hubbuck's Varnish, and Boiled and Raw Linseed Oil
Pump Hydraulic and Sole Leather English
Calf, Buck and Kid Skins
Cooking and Warming Stoves
Machinery Importers from England
Wholesale and Retail
Keep always large stocks in hands
Prices Moderate

have for sale best Sail Canvas, Tarpaulins; Disinfecting Powder, MacDougal's and Calver Leather Hose, India-rubber, and India-rubber Suction Hose and also Delivery Hose.
Iron Blocks, Manilla Rope, Crab Winch, etc. etc
Up-country orders promptly attended
Prices furnished on applicatio
Apollo street, Fort, Bombay.

CUTLER PALMER & CO.'S

CELEBRATED

INVALID'S PORT WINE

RECOMMENDED BY MEDICAL MEN.

Price Rs. 26 Net per dozen Quarts.

THIS WINE HAS NOW MANY IMITATIONS

See that our Brand is on the Cork, Capsules and Labels.

P. VUCCINO AND CO.,

PHOTOGRAPHIC ARTISTS

BY

SPECIAL APPOINTMENT TO H. E. THE GOVERNOR OF BOMBAY.

PRIZE MEDAL BOMBAY ART EXHIBITION OF 1879.

INTERNATIONAL CALCUTTA EXHIBITION!

PRIZE MEDAL AND FIRST-CLASS CERTIFICATE.

Studio is open daily for portraiture from 9 a. m. to 4 p.m.

Office open from 8 a. m. to 6 p. m. for any person wishing to make any engagement.

VIEWS of BOMBAY, AJUNTA, KARRACHI, MAHABLESHWAR, etc., etc. Also a number of revolving Porta ait Albums, Cabinet Box Albums and more Stander Frames of differe t sizes.

STONE'S LGA LIGHT GRAVITY ALE

Specially brewed to meet the present demand for light Ale.

STONE'S BASS' INDIA PALE ALE
(AS HITHERTO SHIPPED)

May be obtained of all the principal dealers in India.

STONE & SON,
9, ST. MILDRED'S COURT, LONDON, E.C.

CHRISTY MINSTRELS.

BANJOS
WITH MACHINE HEADS.

	Rs.	a.
Seven-stringed Banjo, with machine head electro-plated hoop and fittings, in case fretted	75	0
Ditto ditto with polished oak hoop, and electro-plated rim and fittings, in case (fretted)	65	0
Ditto ditto with inland wooden hoop, and handle, with brass fittings, in case (fretted)	55	0
Ditto ditto with plated hoop and brass fittings, (fretted)	60	0
Ditto ditto with brass hoop and fittings, plain handle, in case (fretted)	55	0
Ditto ditto with brass hoop and fittings, in case (fretted)	45	0
Six-stringed Banjo, with machine head, walnut hoop and brass fittings, in case (fretted)	45	0

WITH PEG HEADS.

Six-stringed Banjo, will peg head, American pattern (Dobson's Patent), covered in at the back, in case (fretted)	75	0
Seven-stringed Banjo (ordinary shape), with rose-wood hoop, and electro-plated fittings, in case (fretted)	50	0
Seven-stringed Banjo with rosewood hoop, and electro-plated fittings, fretted. Fitted with Wallis' patent screw pegs that will not slip, in case	75	0

CHEAP BANJOS, OF GOOD QUALITY, WITHOUT CASES.

Seven-stringed Banjo, peg head, brass hoop	20	0
Seven-stringed Banjo, wood hoop, American pattern	15	0
Six-stringed Banjo, peg head, brass hoop	12	0
Ditto ditto wood hoop, American pattern	15	0
Ditto ditto oak hoop	12	0
Ditto ditto inlaid	12	0
Five-stringed Banjo, with peg head, brass hoop	15	0
Ditto ditto inlaid	12	0

PICCOLO BANJOS.

Seven-stringed Banjo, plated hoop, machine head in case, complete	40	0
Ditto ditto with machine head and circular copper dome-shaped hoop, and brass fittings (Japanese model)	25	0
Six-stringed Piccolo Banjo, with peg head, rose-wood hoop and handle, inlaid	12	0
Ditto ditto with brass hoop	10	0
Ditto ditto (parchment nailed on)	9	0

PICCOLOS.

Cocoa-wood, with six German-silver keys and slide-head, in D or G, in mahogany box	25	0
Ebony ditto in D (without case)	10	0

FLAGEOLETS.

Cocoa-wood, in D, with flute-head, six German-silver keys and German-silver tips, in mahogany box	25	0
Ditto ditto 2nd quality	20	0
Ditto without cases	15 and	12 0

NIGGER WIGS.

Each, Rs. 4 5, 6, and	7	0

NIGGER BONES.

	Rs.	a.
Per set	2	0
Do. Ebony	4	0
A substitute for Bones, the Distinct	0	8

TAMBOURINES
WITH SCREWED PARCHMENT HEADS,

4 inches in diameter	12	0
ditto	9	8
ditto	6	4
ditto with backed head	3	0
ditto electro-plated metal hoop	12	0

CASTANETS.

Bones per set	2	

TRIANGLES AND STRIKERS.

Rs. 4, 6, 8, and	12	0

GERMAN BELL ACCORDIONS.

At Rs. 15, 20, and	24	0

VIOLINS.

Straduarius, Guernarius, Amati, &c., Rs. 25, 50, 65, 75, 100, 120, and	150	0

Each Violin is supplied with a Bow and extra set of Strings, and a box of Rosin, in Plush-lined Black-wood Case, complete.

BRASS WHISTLES.

A large assortment, each Rs. 0-8, 0-12, 1-0, 1-4, and	1	8

NICKEL-PLATED WHISTLES.

Each Rs. 2-4, 2-8, 3, 3-8 and	4	0

ENGLISH CONCERTINAS.

No. 1 Mahogany Instrument	50	0
No. 2 ditto ditto	65	0
No. 3 Best finished rosewood Instrument, the keys bushed	95	0
No. 4 Best finished rosewood Instrument, keys bushed, metal studs	120	0
No. 5 Walnut Instrument with steel vibrators, brass corners, in walnut case	225	0

ANGLO-GERMAN CONCERTINAS.

Mahogany Concertina, 20 keys	25	0
Rosewood Concertina, 20 keys, extra finish	35	0
Mahogany Concertina, 28 keys, Rs. 40 and	45	0
Mahogany Concertina, 30 keys	45	0

FLUTES.

Concert Flute, in D, of Cocoa-wood with 8 German-silver keys and German-silver Tip, in lined Mahogany Lock Cases, by Boosey & Co.	100	0
English-made D Flutes in Mahogany cases, 50, 60, and	75	0
per Flutes, without case, each Rs. 5, 10, 15, and	25	0

FRENCH ACCORDIONS.

A new stock just received, each at Rs. 20, 25, 28, 30, and	35	0

NEW ILLUSTRATED CATALOGUES ARE READY, POST FREE.
CATALOGUES OF MUSIC FREE.

S. ROSE & CO., BOMBAY.

THE HOMEWARD SEASON, 1885.

THORPE AND CO.,

HAVE a large assortment of useful Requisites for Homeward-bound Passengers and Travellers, very moderate in price, and ready for Immediate Use, or made to measure a few hours after the Order is given

PRICE LIST.

	Rs.	a.	Rs.	a.
Deck Suits for Morning Wear	7	8 to 16	8	
Travelling Suits	25	0 to 28	0	
Warm Suits Cheviot, &c.	28	0 to 35	0	
Warm Overcoats or Ulsters	38	0 to 50	0	
Best White Shirts	each	4	8	
Do. do. Collars	"	4	8	
Best Oxford do.	"	5	0	
Best Flannel and Silk Wool	6	8 to	8	0
Cardigan Jackets, very warm	10	0 to	12	8
Dressing Gowns	10	8 to	25	8
Warm Lamb's-Wool Undervests	each	6	0	
Do. do. Pants	pair	6	0	
Brown Cotton Socks	per doz.	8	8	
Superior Merino Socks	per doz.	20	0	
Very Warm Lamb's-Wool Socks	per doz.	25	0	
Ribbed Hand-Knitted Socks	do.	30	0	
Knicker-Bocker Hose, Hand-Knitted	pair	3	8	
Heather Ribbed Cotton	pair	3	8	
Gauze Merino Undervests	per ½ doz.	12	0	
Extra Superior Gauze Vests	do.	15	0	
Stout Merino Vests	each	5	8	
Stout Merino Pants	each	6	8	
Gauze Merino Pants	each	6	8	
Warm Gloves		1	8	
Warm Mufflers		2	0	
Travelling Caps		4	8	
Best Tweed Hats		4	8	
Best Linen Collars, all shapes	doz.	5	12	
Linen Faced Collars	doz.	0	12	
Best Linen Cuffs	doz.	10	0	
Linen Faced Cuffs	doz.	1	8	
Overland Trunks, best make,	from	27	0	
Solid Leather Portmanteaus		40	0	
Railway Portmanteaus		13	0	
Tan Canvas Courier Bags		8	0	
Soiled Linen Bags		5	0	
Gladstone or Expanding Bags		28	0	
Solid Leather Dressing Cases, fitted complete	from	13	8	
Travelling Baths, with inside basket.	from	30	0	
Travelling Canteens, fitted complete	from	33	0	
Ladies' Air-tight Dress Boxes, in Cases	28	0 to	38	0

	Rs.	a.
Overland Chairs	6	8
Despatch Boxes	18	8
Tan Canvas Leggings	5	8
Money Belts, Solid Leather, with 2 Pockets	5	8
Money Belts, Pockets all round, from Rs. 2-8 to	4	8
Block Tin Collar Boxes	3	8
China Grass Slippers	1	0
Morocco Slippers	3	8
Brown Leather Slippers	2	12
Brown or White Canvas Shoes	5	8
Cholera Belts, best Flannel	2	8
Champagne or Sodawater Taps	2	12
Marine or Saltwater Soap per packet	1	0
Eau de Cologne with wicker cover	2	4
Assorted Perfumes per bottle	2	8
Travelling Pillows each	1	8
Resais or Quilts from	5	0
Scotch Mauds and Rugs from	10	0
Cambric Handkerchiefs per doz.	5	0
Metal Soap Boxes from	1	8
Sponges from	1	8
Sponge Bags	1	8
Rug Straps	1	0
Leather Purses	2	0
Sovereign Boxes	2	12
Razors, ready for use	2	0
Shaving Brushes	2	0
Nail Brushes	1	0
Tooth Brushes	0	8
Hair Brushes	4	0
Military Hair Brushes in leather case	10	8
Nail Scissors from 1-8 to	2	0
Waterproof Coats	7	
Air Pillows	4	8
Air Cushions	5	0
Waterproof Dressing Cases, holding Sponge, Tooth, Hair and Nail Brushes, &c.	6	8
Hold-alls Waterproof Tan Canvass, Strong Leather Straps, Holding Rugs, Ulster, Walking Sticks, Umbrella, &c. &c., Rs. 10-8 to	75.	

Celluloid Collars, Cuffs, and Shirt Fronts.

THORPE AND CO.,

☞ NOTE THE CHANGE OF ADDRESS—

RAMPART-ROW, BOMBAY.

CALCUTTA INTERNATIONAL EXHIBITION

THREE PRIZE MEDALS AND THREE DIPLOMAS

were awarded to

MARCKS AND COMPANY, LD.,

WATCH-MANUFACTURERS, GOLDSMITHS, OPTICIANS, &c.,

BOMBAY AND POONA.

FOR Rs. 200 NET CASH

they will send

Free by post, to any part of India, carefully packed,

A FIRST-RATE KEYLESS LEVER HUNTING WATCH in HEAVY 18-CARAT GOLD engine turned or plain case, with full jewelled movement, finest lever escapement, breguet hair spring and chronometer balance wheel, in polished walnut case, with spare glass and mainspring and a three years' stamped guarantee.

Or in stout crystal fronted 18-CARAT GOLD case at Rs. 170, net cash.

MARCKS AND COMPANY, LD.,

OPPOSITE UNIVERSITY CLOCK TOWER, BOMBAY.

MILLINERY ESTABLISHMENT.

FRENCH KID, SUEDE AND SILK GLOVES.

Coloured Kid Gloves.	Reseda Suede Gloves.
Coloured Kid Mousquetaires.	Grey Suede Gloves.
Black Kid Gloves.	Tan and Reseda Silk Gloves.
Black Kid Mousquetaires.	Black Silk Gloves.

"PRINCESS" FRENCH KID GAUNTLETS.

GENTLEMEN'S WHITE KID GLOVES.

DO. WHITE DRESS TIES.

MRS. LAKE,

No. 7, CHURCH-GATE-STREET, FORT,

BOMBAY.

BADHAM PILE & Co., Limited.—Dress Cloaks.

BADHAM PILE & Co., Limited.—Millinery, Lace, Gloves.

BADHAM PILE & Co., Limited.—Ball Dresses, Tea Gowns.

BADHAM PILE & Co., Limited.—Trousseaux, Layettes.

BADHAM PILE & Co., Limited.—Children's Dresses, Underlinen.

NOVELTIES IN EACH ITEM ABOVE JUST TO HAND.

BOMBAY AND SECUNDERABAD.

BODGER WARBURTON & CO.'S

FINE OLD SCOTCH AND IRISH WHISKIES.

WE guarantee our WHISKIES to be distilled from MALT ONLY. They are PURE, MILD, and AGREEABLE, and entirely Free from Essential Oils and other impurities—too often found in Common Raw Grain Spirits of inferior quality.

12½ per cent. Cash. Rs. as.		Credit. Rs. as.
21 0	FINE HIGHLAND MALT	"Scotch Whiskey" 24 0
23 10	SUPERIOR OLD BLEND, 5 years old	27 0
29 12	"BLAIR ATHOL," 10 years old	"Guaranteed" 34 0
23 10	FINEST OLD, 5 years old	"Irish Whiskey" 27 0
29 12	"CONNAUGHT," 10 years old	"Guaranteed" 34 0

A. FERGUSON & Co. "Breadalbane

Supplement to the Bombay Gazette.

ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE COMPANY, LIMITED.

PROCEEDINGS

AT THE

TENTH ANNUAL MEETING.

Mr. McLAUCHLAN SLATER, the Manager and Actuary, read the Notice convening the Meeting; and the Minutes of the previous Annual Meeting were confirmed.

The CHAIRMAN—Having read the Notice calling the Meeting, the Manager and Actuary will now read the Report *in extenso*.

Mr. McLAUCHLAN SLATER then read the following

REPORT OF THE DIRECTORS.

The Directors of the ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE COMPANY, LIMITED, have much pleasure in submitting to their Fellow-Shareholders and Policyholders their Report of the Operations of the Company for the year ending 31st December 1884.

As on previous occasions, the Directors are glad to report that substantial progress has been made, the result of the whole business being that the Funds of the Company, which at the beginning of the year amounted to Rs. **10,53,130-1-1**, have been increased to the extent of Rs. **3,88,290-7-10**, thus making a total of Rs. **14,41,420-8-11**, being an amount of accumulated resources which the Directors consider affords to all Members complete security.

The above increase is chiefly in the Premia Department: the details are given in the Accounts, so as to exhibit a true and correct view of the Company's affairs. A copy of the Accounts accompanies this Report; to which is also appended the Auditors', Bankers', and Official Trustee's Reports.

During the year **1982** Life Proposals were made to the Company for assuring the sum of Rs. **60,85,300**. Of this number **1643** have resulted in Policies, and the remainder have either been Declined, Withdrawn, or are awaiting Completion. These figures show that the NEW BUSINESS has considerably increased when compared with **1670** Proposals for Rs. **53,72,450** received during *last year*.

On the *New* Policies effected during the year, the Annual Premia, less debts under the New Plan, Under-Average Systems, &c., amount to Rs. **2,14,810-13-0**; the Sum Assured being Rs. **48,06,000**, which, when compared with the last Five Years, is a very satisfactory result, as shown by the following Statement. If the above-mentioned debts were included, the New Annual Premia would amount to Rs. **2,38,910-2-0.**

Comparative Progress of Life Business for the years 1879, 1880, 1881, 1882, 1883 & 1884:—

Years.	No. of Proposals.	Amount of Proposals.	No. of Policies.	Amount Assured.	Annual Income.
		Rs.		Rs.	Rs. a. p.
1879	444	19,56,200	375	12,78,200	57,740 14 0
1880	738	29,23,250	636	22,07,750	98,229 9 8
1881	996	34,86,275	803	25,42,500	1,21,891 15 0
1882	1,376	44,74,800	1,055	29,42,500	1,39,897 3 4
1883	1,670	53,12,450	1,325	38,97,900	1,82,638 4 4
1884	**1,982**	**60,85,300**	**1,643**	**48,06,000**	**2,14,810 13 0**

The Total number of Policies on the Books of the Company, exclusive of those that have Lapsed by time, death, surrender, or non-payment of Premium, is **4823**, assuring in the aggregate Rs. **1,59,25,200**, and realizing in Annual Premia Rs. **7,14,726-10-0**, exclusive of debts due to the Company on the New Plan and Under-Average Schemes. If these were included, the Annual Income would amount to Rs. **7,82,640-6-0**. Of the Sum Assured Rs. **15,09,500** is Re-assured; and Promissory Notes remain outstanding for Rs. **62,993-12-0**.

The Total amount of Premia received on the Policies of Life Assurance in force, less Debts thereon, was Rs. **6,31,411-9-5**, and the Total Income of the Company from all sources was Rs. **6,77,552-10-10.**

29 Claims on death of Assured Members, amounting to Rs. **1,23,588-1-2**, have been paid during the year. Of this sum Rs. **20,973-1-6** were Reassured, and consequently repaid to the Company. One Endowment Policy for Rs. **12,075-7-6** was paid on maturity, also a monthly Pension of Rs. **15.**

The Total Number of Claims since the commencement of the Company is **102**, including Two Endowments, amounting to Rs. **3,94,190-12-2**, of which Rs. **99,973-1-6** Re-assured. This is considerably under the Company's expectation.

Great care continues to be exercised in the *selection* of lives for Assurance, and it is satisfactory to notice that so few Claims have accrued.

Since the last Annual Meeting **27** transfers of shares have taken place.

The Total Expenditure of the Company has been Rs. **2,86,527-7-6**, which includes Rs. **60,156-4-8** for Re-assurances, and Rs. **1,22,191-14-10** for payment of Claims, Pensions, and Surrenders, leaving a Balance of Receipts over Expenditure of Rs. **3,91,025-3-4.**

The careful regard to Economy which has marked the management of the Company from its commencement is still maintained.

Beyond the balance retained at the Company's Bankers to meet Claims about to mature and Current Expenses, all the Funds are Invested in Government Securities as speedily as possible, in accordance with the provisions of the Articles of Association and Deed of Trust.

The Investments of the Company are as follows:—

4 per cent. Government Securities	Rs.	**11,84,000**
4½ „ „ „	„	**1,07,500**
Total.....	Rs.	**12,91,500**

Under the provisions of the Articles of Association, Raghunath Narayen Khote, Esq., C. I. E., retires from Office at the General Meeting. The Auditors also retire, but are eligible for re-election.

Dr. James Arnott having returned from furlough, has resumed his appointment as Chief Medical Adviser of the Company.

Mr. L. W. G. Rivett-Carnac, Official Trustee of Bombay and Trustee for the Company, has also returned and taken up his appointment.

Several new Agencies have been established during the year.

As resolved at the last Annual Meeting of the Company, the Dividend to Shareholders, for the year ending 31st December 1884, will be at the rate of 7½ per cent. per annum on Shares allotted before 31st December 1882, and 5 per cent. on those subsequently allocated.

The next Triennial Division of Profits will take place on 31st December 1885. All persons, whose Proposals have been accepted, and the Premiums paid on the Profit Scale before that date, will participate in the Bonus when declared.

From the results of the operations of the Company for the two years and two months of the present Triennium, there seems every reason to believe a satisfactory Bonus will be declared, notwithstanding our moderate rates of Premia for Assurance.

The whole of the Policies on the Company's risk from the *commencement of the Company* in September 1874 to 31st December 1884, inclusive—a period of Ten years and four months,—are being Tabulated and Registered under their several Ages, and the total numbers exposed to Mortality at each year of life, carefully ascertained, with the view of our Consulting Actuary ascertaining their longevity (our Mortality Experience) for above period.

The liberal Conditions of Assurance and Office Regulations of the "Oriental" have been widely recognised as placing the Company in the front rank of Progressive Institutions, and the Directors may point with satisfaction to the small amount of Claims outstanding as the best evidence of the value set by Policyholders on one of these Regulations—that, namely, which provides for the payment of the Sum Assured One Month after proof of Death and Title,—through the Official Trustee of Bombay.

The Directors offer their best thanks to the Medical Advisers and *working* Agents of the Company, also to Policyholders and Shareholders, for the help afforded them in extending its business during the past year.

The success of the Company since its foundation has been largely assisted by the cheerful co-operation of its Members, and the Directors rely with confidence on their continued assistance, in extending a knowledge of the benefits of Life Assurance, and of the peculiar advantages of the ORIENTAL. Satisfactory in every respect as are the transactions of the past year, the Directors are still hopeful that even greater results may be obtained, believing firmly that with the spread of information upon the subject of Life Assurance, the public—European and Native—will not fail to be attracted to those Institutions which, while governed with a spirit of enterprise and progress, possess the advantage of their funds being all invested in Government Securities, and Policyholders having a voice in the management.

In a Life Assurance Company co-operation of Members is the true secret of success. If they regard its interests as their own they will induce others to become Policyholders, and so extend the business, reduce the expenses, and greatly increase their own share in the future profits. With the hope that such may be secured this Report is submitted.

C. TYABJEE,
CHAIRMAN.

BOMBAY, 28TH FEBRUARY 1885.

AUDITORS' REPORT.

TO THE DIRECTORS OF THE ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE COMPANY, LIMITED, BOMBAY.

GENTLEMEN.

We have completed a careful Audit of the above Company.

We have examined the Books and Accounts for the year ending 31st December 1884, and hereby certify that the same are correct.

We examined the Receipts for Government Securities lodged with the Official Trustee of Bombay, in virtue of the Trust Deed; also those for Government Securities lodged for safe custody with the Company's Bankers—viz., the National Bank of India, Limited,—and found that they held, as at 31st December 1884, 4 per cent. Government of India Promissory Notes amounting to Rs. 10,91,000 and Rs. 93,000, and 4½ per cent. Government of India Promissory Notes amounting to Rs. 79,500 and Rs. 28,000 respectively, Total amount of Government Securities belonging to the Company Rs. 12,91,500, being an increase of Rs. 3,47,500 over last year.

Claims, aggregating Rs. 1,35,663-8-8, were paid by the Company, of which they have recovered Rs. 20,973-1-6 from Reassurances. The Company continues to pay Pensions of Rs. 40 each per month to the two sons of a deceased member residing in England; also Rs. 15 to the widow of another deceased member.

We also find that the sum of Rs. 15,09,500 has been Reassured with other Offices, and Rs. 60,156-4-8 has been paid during the year under review on account of Reassurance Premiums.

We hereby further certify in terms of the Deed of Trust, dated 29th March 1882, that 80 per cent. of the gross premiums received during the year and interest, after deducting Claims, Reassurances, Pensions, Surrenders, and Loans on Policies, amounts to Rs. 3,49,237-0-10, and accordingly the Official Trustee's account should stand as under:—

To Balance of 31st December 1883.....	Rs.	8,35,021	0 8
„ Amount for last year	„	3,10,519	8 10
„ Interest	„	38,717	8 0
	Rs.	11,84,258	1 6
„ Amount in excess with the Official Trustee	Rs.	4,978	5 0
	Rs.	11,89,236	6 6

. JAS. SHEPHERD,
* ARDASEER FRAMJEE MOOS, } *Auditors.*

9, *Elphinstone Circle, Bombay,*
Feb. 26th, 1885.

Banking Account

OF THE

ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE COMPANY, LIMITED.

HEAD OFFICE: 9, ELPHINSTONE CIRCLE, BOMBAY.

Statement of Government Securities received from the Manager and Actuary of the above-named Company for safe custody.

4½ Per cent. Loan of 1878	Rs.	7,000
Do. 1879	„	21,000
4 Per cent. Loan of 1842-43	„	20,500
Do. 1854-55	„	2,500
Do. 1865	„	50,000
Do. 1879	„	20,000
	Rs.	1,21,000

I hereby certify that 4 & 4½ per cent. Government Securities for Rs. **1,21,000** are in my hands as Manager of the NATIONAL BANK OF INDIA, LIMITED, and that they are held by the Bank for the ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE COMPANY, LIMITED.

WM. A. BAKER, Manager,
BOMBAY, 31*st December* 1884. National Bank of India, Limited, Bombay.

OFFICIAL TRUSTEE'S CERTIFICATE.

I hereby certify that Government Securities for Rs. 11,70,500, costing Rs. 18,736-6-6 as per audited Balance Sheet, as hereunder specified, are in my hands as Official Trustee of Bombay, and that they are held by me under and subject to the provisions of the Deed of Trust of the Oriental Government Security Life Assurance Company, Limited, dated 29th March 1882.

Statement of Government Securities mentioned above:—

To 4 per cent. Loan of 1842-43	Rs.	5,11,000	0 0
„ 4 „ „ 1865		4,04,000	0 0
„ 4 „ „ 1854-55		19,000	0 0
„ 4 „ „ 1879.....		1,57,000	0 0
„ 4½ „ „ 1878.....		5,000	0 0
„ 4½ „ „ 1879.....		74,500	0 0
Total...		11,70,500	0 0
Cost of above, as per the Company's audited Balance Sheet		18,736	6 6
Grand Total...Rs.		11,89,236	6 6

L. RIVETT-CARNAC,
Official Trustee, Bombay, and Trustee,
Oriental Government Security Life Assurance Company, Limited.

Bombay, 27th February 1885.

MR. CUMROODEEN TYABJEE, the Chairman, then said:—

GENTLEMEN,—It is at all times a satisfaction to the Directors to meet their fellow Policyholders and Shareholders, and it is especially pleasing to do so upon an occasion like the present, when they are able to offer their hearty congratulations upon the position and success of the Company.

The Report of the Directors, the Bankers', the Official Trustee's Certificates, the Financial Statements in reference to the Company, and the Auditors' Report, are so clear and explicit, and contain so full an account of the Company's position and progress, that there appears little occasion for much remark by me as to them. I shall, however, be much gratified to give any further information or explanation that may be desired.

The Premium income for the past year is Rs. **6,31,411-9-5**, showing an increase over that of the previous year of Rs. **1,35,695-5-4**, and to give you an idea of the steady progress of the Company, I will give you the amount of the New Premiums for each year from the commencement:

1874 and 1875.....	Rs.	16,824	9 6
1875 and 1876.....	„	30,063	10 10
1876 and 1877.....	„	34,247	4 6
1878.....	„	40,875	7 0
1879.....	„	57,740	14 0
1880.....	„	98,229	9 8
1881.....	„	1,21,891	15 0
1882.....	„	1,39,897	3 4
1883.....	„	1,82,638	4 4
1884.....	Rs.	**2,14,810**	**13 0**

FIRST SCHEDULE.

REVENUE ACCOUNT OF THE ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE COMPANY, LIMITED, BOMBAY, FOR THE YEAR ENDING 31ST DECEMBER 1884.

	Rs.	a.	p.		Rs.	a.	p.	Rs.	a.	p.
To Amount of Funds at the beginning of the year ...	10,53,130	1	1	By Amount transferred from last year to Trust Fund, as per Auditors' Certificate, and Interest	.....			3,49,237	0	10
„ First Call on 119 New Shares issued	5,950	0	0	„ Amount transferred to Reserve Fund as per last Valuation Report	.....			12,480	0	0
„ Premiums on Life Assurances and Pensions	6,31,411	9	5	„ Amount set aside for payment of Dividend	.....			8,974	13	0
„ Interest:—	Rs.	a.	p.	„ Claims under Life Policies	1,23,588	1	2			
On Investments.....	7,355	9	5	*Deduct*—Re-assurances	20,973	1	6			
On Trust Fund.....	38,717	8	0					1,02,614	15	8
				„ Endowment matured.....	.....			12,075	7	6
			46,073 1 5	„ Pensions under Pension Certificates ...	.....			1,065	0	0
„ Entrance Fees on Pension Certificates issued ...			68 0 0	„ Surrenders	.....			6,436	7	8
„ Official Trustee's Account			263 9 6	„ Annuities	.....			1,715	12	0
„ Unpaid Dividend			26 8 0	„ Re-assurances.....	.....			60,156	4	8
„ Reserve Fund			12,480 0 0	„ Commission	.....			28,838	6	9
„ Trust Fund			3,49,237 0 10	„ License Tax	.....			200	0	0
				„ Law Charges	.....			797	11	0
				„ Expenses of Management:—						
				Office Establishment, including back salary to the Manager and Actuary.	23,058	11	0			
				Office Rent	600	0	0			
				Directors' and Auditors' Fees.....	3,420	0	0			
				Medical Fees	18,202	5	6			
				Advertisement Charges	5,415	8	6			
				Printing Charges	6,001	7	9			
				Charges general, including Stationery, and Municipal Taxes at Calcutta and Madras	7,877	12	11			
				Postages	5,118	3	7			
				Trustee's Fee	1,000	0	0			
				Consulting Actuary's Fees	1,933	5	0			
								72,627	6	3
				„ Amount of Funds at the end of the year, as per Second Schedule.....	.....			14,41,420	8	11
Rs.	20,98,639	14	3	Rs.				20,98,639	14	3

Examined and found correct, in conformity with the Law.
* JAS. SHEPHERD,
* ARDASEER FRAMJEE MOOS, } Auditors.
9, ELPHINSTONE CIRCLE, *Bombay, Feb. 26th,* 1885.

Errors and Omissions excepted.
* D. McLAUCHLAN SLATER,
Manager and Actuary.
9, ELPHINSTONE CIRCLE,
Bombay, 31st December 1884.

* C. TYABJEE,
Chairman.
* RAGHUNATH N. KHOTE,
* NANABHOY B. JEEJEEBHOY,
* R. VALENTINE REID, } Directors.

SECOND SCHEDULE.

GENERAL BALANCE SHEET OF THE ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE COMPANY, LIMITED, BOMBAY, FOR THE YEAR ENDING 31ST DECEMBER 1884.

CAPITAL AND LIABILITIES.		Rs.	a.	p.	PROPERTY AND ASSETS.		Rs.	a.	p.	Rs.	a.	p.
Capital.	To Shareholders' Capital paid	1,50,000	0	0	Investments.	By Trust Fund 4 per cent. Government Paper ...	10,91,000	0	0			
	To Trust Fund	11,84,258	1	6		„ Trust Fund 4½ per cent. Government Paper ...	79,500	0	0	11,70,500	0	0
Profit and Loss.	To Amount of balance of Life Assurance Fund.....	89,488	1	11		„ Trust Fund Government Paper Premium and Discount Account ...	.....			18,736	6	6
Debts due.	Amount of unpaid dividends	760	12	0		„ 4 per cent. Govt. Paper.	93,000	0	0			
	Official Trustee's Account	263	9	6		„ 4½ per cent. do. do.	28,000	0	0	1,21,000	0	0
Reserve Fund.	Reserve Fund	16,650	0	0	Property.	„ Govt. Paper Premium and Discount Account.	.....			1,630	15	9
	Total Amount of Funds as per First Schedule	Rs. 14,41,420	8	11		„ Office Furniture	.....			1,333	12	9
					Debts owing.	„ Loans on Policies within their surrender values.	26,748	5	2			
						„ Agents' balances*	95,660	4	8	1,22,408	9	10
					Cash.	„ Balance in Premium Account and on hand.	.....			5,810	12	1
						* Since accounted for.				Rs. 14,41,420	8	11

Examined and found correct, in conformity with the Law.
* JAS. SHEPHERD,
* ARDASEER FRAMJEE MOOS, } Auditors.
9, ELPHINSTONE CIRCLE,
Bombay, Feb. 26th, 1885.

Errors and Omissions excepted.
* D. McLAUCHLAN SLATER,
Manager and Actuary.
9, ELPHINSTONE CIRCLE,
Bombay, 31st December 1884.

* C. TYABJEE,
Chairman.
* RAGHUNATH N. KHOTE,
* NANABHOY B. JEEJEEBHOY,
* R. VALENTINE REID, } Directors.

It will be observed that the business has again greatly exceeded all previous years in the Company's history. The material for the usual Tabular Abstract of Life Assurance business reported during 1884 in the various Life Offices in Great Britain not having arrived, it will form the subject of a Supplement to this Report when received. It will be again noticed that the ORIENTAL LIFE transacted in 1884, about 18 per cent. more New Business than in 1883, and a larger amount in its Tenth year than many of the leading Offices of Great Britain, some of which have been in operation for nearly Half a Century. The Directors might have increased the amount of new business, but they have exercised the utmost care in selection, always giving the Company the benefit of a doubt when dealing with Proposals. This I think is a very fair indication of the activity and zeal of our Officers, Agents, and Members, and of the large increase of public confidence which the Company has gained in so short a time. The total business of the ORIENTAL is over **159** Lacs of Rupees. The Assets or Funds were increased during the year by Rs. **3,88,290-7-10.** The favourable mortality attained by prudent care in the acceptance of lives offering for Assurance, the amount recovered by Reassurance being about 25 per cent. of the total Claims of the Company, and the moderate expenses of Management, enable us to show highly satisfactory results. That it may be known that there is no cessation of such success and popularity, I may mention that up to to-day, during the two months of current year, the New Assurances are considerably larger than last year, and we have Invested *double* the amount in Government Securities.

It is extremely gratifying that the business has exceeded that of any former year since the commencement of the Company, the New Proposals in the ORIENTAL being largely in excess of previous years. It shows the hold that Life Assurance has taken upon the public mind in this country. A sum of Rs. 1,35,663-8-8 has been distributed in Death-claims during the year, chiefly among Widows, and it is gratifying to reflect that such a sum can be distributed not only without injury, but, on the contrary, to the profit of the surviving members; for without Claims, there would be no Insurances.

With these observations, I have the greatest satisfaction in moving the adoption of the Report of the Directors.

MR. RAGHUNATH NARAYEN KHOTE, C.I.E.—Mr. CHAIRMAN,—It affords me much pleasure to-day, as it has done at previous Annual Meetings, to second this motion, which you have just moved.

The motion was put to the Meeting and unanimously carried.

DR. SHANTARAM VEETHUL said that he had much pleasure in his own name and on behalf of the Policyholders and Shareholders present in moving that their special thanks be given to the Chairman and the Directors for their great attention to the business of the Company during the past year; and that the remuneration of each Director be increased from Fifteen Rupees to Twenty Rupees for every Meeting of Directors attended by him.

The motion was Seconded by MR. P. Q. SHROFF, and carried unanimously.

MR. R. VALENTINE REID said he was much obliged to Dr. Shantaram Veethul for the kind manner in which he had spoken of the Directors. They would continue to do their best for the good of the ORIENTAL in the interest of Policyholders and Shareholders. The Directors have but one object in view, and that is, to make the Company as useful and as successful as possible.

DR. SHANTARAM VEETHUL Moved, and MR. P. GUNESH Seconded, the Re-election of Mr. Raghunath Narayen Khote, C.I.E., as a Director, which was carried unanimously.

MR. GOVIND GUNGADHAR:—I have much pleasure in proposing that in accordance with Resolution passed at last Annual Meeting the Dividend to Shareholders, for the year ending 31st December 1884, be at the rate of 7½ per cent. per Annum on Shares allotted before 31st December 1882 and 5 per cent. on those subsequently allocated—payable on or after the 18th proximo.

DR. COWASJEE PESTONJEE.—I have much pleasure in Seconding the Motion, which on being put to the Meeting was carried.

MR. MEHRALI DEWRAJ Moved, and N. H. PATELL Seconded, "That Mr. James Shepherd, Shareholders', and Mr. Ardaseer Framjee Moos, Policyholders', Auditors, be Re-elected, and that their remuneration be increased from Rs. 200 to Rs. 250 each." Carried unanimously.

MR. R. VALENTINE REID.—I have now the pleasure of proposing—"That the thanks of this Meeting be given to the Medical Advisers of the Company for their great care in the Examination of Lives which have been proposed for Assurance." In our Medical Officers we have most careful Advisers and Coadjutors. I can say for these gentlemen that we have received the greatest satisfaction in the care taken by them in reporting on the lives proposed for Assurance. (Hear, Hear).

MR. MEHRALI DEWRAJ.—I have much pleasure in Seconding the motion: which on being put was carried unanimously.

DR. SHANTARAM VEETHUL said,—I have the pleasure to express on behalf of the Medical Officers of the Company, our thanks for the compliment you have been good enough to pay us. I am not speaking for myself alone, but for all those connected with the Medical Department. We have the interests of the Company very much at heart, and will do our best for it on all occasions.

DR. JUMNADASS PREMCHAND.—I have much pleasure in moving a vote of thanks to the *Working* Agents and Members of the Company for their personal interest and activity on behalf of the ORIENTAL.

MR. GOVIND GUNGADHAR.—I have much pleasure in Seconding the motion. This on being put to the Meeting was carried.

MR. CUMROODEEN TYABJEE Moved, and MR. RAGHUNATH NARAYEN KHOTE, C.I.E. Seconded,—"That the thanks of the Policyholders and Shareholders be given to Mr. McLAUCHLAN SLATER and the other Officers of the Company, for the zeal, attention, and faithful services rendered to the Company."

Both gentlemen spoke in the highest terms of these services, and the resolution having been cordially adopted,

MR. MCLAUCHLAN SLATER, the Manager and Actuary, said:—Mr. Chairman and Gentlemen,—On behalf of myself, Mr. Shroff and other Officers of the Company, I beg to thank you very much for your cordial vote of thanks. I can assure you nothing shall be wanting on our part to assist the Directors in building up the ORIENTAL, that it may continue a credit to the country and all connected with it. I thank you for your kind recognition of our services, and promise you our unabated efforts for the continued advancement of the Company's interests. You will be pleased to observe that our Annual Meeting is one month earlier this year, although the work is considerably greater than last year.

I avail myself of this opportunity, in response to the vote of Members, which tends to cheer us to greater exertion, if possible, in our arduous duties, to take advantage of the occasion to impress upon those present interested in our Company:—

That the rates of the "Oriental" are the lowest possible consistent with safety; that our Conditions of Assurance are of the most liberal nature; and that in this, our Bonus year, we hope to do a large new business.

That in some of the Claims during the year only a few Premiums had been paid before the Assured died, which shows the great benefits to be derived from Assurance.

That during the last year we have placed about Four Lacs to the Reserve Fund after paying everything. This, you will all agree, is a very satisfactory addition to this useful Fund. It is also of great importance for you to feel that 80 per cent. of every Premium you pay is placed in the hands of the Official Trustee of Bombay in trust for each Policy Holder.

A few events, which occurred during the last year, will, I have no doubt, prove interesting to Members. These I have recounted under the Advice given "To Intending Assurers and those who have received Proposal Forms," (at pages 26 and 27 of Report) as I believe these practical facts will be remembered by you and others long after the more detailed and circumstantial treatment of figures are forgotten.

Having sent a Copy of our last Annual Report and Valuation to Mr. J. Hill Williams, F.I.A., our late much-respected Consulting Actuary, for his information, as I know he continues to take a great interest in our Company, I am sure you will be pleased to learn what Mr. Williams says in acknowledgment:—

"I am much obliged to you for sending me your interesting Report for last year, and I am very glad to see so good an account of your business—and particularly pleased to find that Mr. Meikle has been so prudent and moderate in his 'Valuation.'"

Digitized with financial assistance from the Government of Maharashtra on 27 June, 2017

I may mention that during the year three of our Annual Reports have been returned, through the Post Office, with the ominous remark "DEAD." They had been sent to the three undernoted Applicants to induce them to complete their Proposal Papers :—

(1) R. K., Accountant, S. P. & D. Railway, Lahore.
(2) A. W. R., Assistant Commissioner, Sironcha, C. P.
(3) C. M. B., Accountant, S. P. & D. Railway, Lahore.

This reads a solemn lesson against procrastination in such important matters, affecting, as they often do, the future well-being of families.

A simple statement of facts, such as these, comes with effect from the lips of a Manager at a Meeting of the Company's Members. It will also be read far and wide throughout this land, and I trust teach the Native community that whatever is the duty of the young, the middle-aged, the man of moderate means, and in fact, of every section of Society—whatever tends to promote habits of Forethought, Industry, and Economy, in this Country,—whatever tends to Promote Prosperity, and to make men Self-dependent, whatever does all this, as I contend Life Assurance does, is the obvious duty of every citizen, to watch over and promote by every means within his reach. It is in fact the Highest System of Education—that which encourages man's self-denial and makes him independent of the aid of others.

I attribute the present position of our business chiefly to the intelligent appreciation by the Native population of our system of Life Assurance, and to the fact that by this means, and in many cases by this means *alone*, there can be made a provision for families and for old age at once, of a capital sum available exactly at the time it is wanted, and which could not otherwise be provided by continuous savings and attention and skilful investments extending over a long series of years. *To effect these operations continued life is required.*

The amount of savings by means of Life Assurance effected with the "Oriental," and the money provided for the future by means of our Policies, must lead all thinking minds to rejoice in the reflection that so many families are protected against want in the future, and so many, who are now in the enjoyment of health and vigour, are provided for in their old age. The whole outcome of the year must be exceedingly gratifying to all concerned in the welfare of the Company.

The amount placed to the Reserve Fund is about Four Lacs. The Income of the Company has been increased during the year by about One and a Half Lacs. Claims paid were considerably more than last year, while the Addition to the Funds has been almost one Lac more. This addition is in the same proportion to the Income as that of last year. Considerable saving has also been effected from the 20 per cent. allotted for Expenses, and the Company can now boast of having created in 10 years out of this 20 per cent. alone, a saving of over a Lac of Rupees. These are the salient features of the last year.

MR. R. VALENTINE REID Moved, and DR. SHANTARAM VEETHUL, Seconded—"That a hearty vote of thanks be tendered to the Chairman for his able conduct in the Chair." This was carried by acclamation.

The Meeting then adjourned.

ECONOMY AND EQUITY IN LIFE ASSURANCE

ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE COMPANY, LIMITED.

Founded 1874. Registered under Act X. of 1866.

FOR EUROPEAN AND NATIVE LIFE ASSURANCE, ENDOWMENTS, ANNUITIES AND PENSIONS, ON NEW, SOUND, AND POPULAR PRINCIPLES, AT MORE FAVOURABLE RATES AND CONDITIONS THAN CAN BE OBTAINED FROM ANY OTHER COMPANY.

CAPITAL Rs. 10,00,000, in 5,000 Shares of Rs. 200 each.

Amount called up and paid Rs. 50.

[No further Call ever anticipated, or Capital required.]

The Paid-up Capital is purposely kept low: the accumulation of Premiums having been found, in the experience of the best Life Assurance Companies, to have been amply sufficient to meet all Claims and Expenses and allow considerable Profits to Shareholders and Policyholders.

SPECIALITY: NATIVE ASSURANCE.

HEAD OFFICE—No. 9, ELPHINSTONE CIRCLE, BOMBAY.

AGENCIES AT CALCUTTA, MADRAS, AND ALL THE PRINCIPAL TOWNS IN INDIA.

Medical Advisers :—The Civil Surgeon or Chief Medical Officer.

TRUSTEE.
THE OFFICIAL TRUSTEE OF BOMBAY.

BOARD OF DIRECTION.
CUMROODEEN TYABJEE, ESQ., J.P., Solicitor, Chairman,
RAGHUNATH NARAYEN KHOTE, ESQ., C.I.E., J.P., Member of Town Council, Merchant,
NANABHOY BYRAMJEE JEEJEEBHOY, ESQ., J.P., Member of Town Council, Merchant.
R. VALENTINE REID, ESQ., J.P., Exchange Broker.

BANKERS.
NATIONAL BANK OF INDIA, LIMITED.

SOLICITORS.
MESSRS. ARDASEER AND HORMUSJEE.

MEDICAL ADVISERS:
SURGEON-MAJOR JAMES ARNOTT, M.D.
SHANTARAM VEETHUL, ESQ., J.P., L.M.
COWASJEE PESTONJEE, ESQ., L.M.
MISS EDITH PECHEY, M.D.

CALCUTTA.
SURGEON-MAJOR D.O'C. RAYE, M.D.
SURGEON-MAJOR K. McLEOD, M.D., F.R.C.S. (EUROPE.)

MADRAS.
SURGEON-MAJOR E. F. DRAKE-BROCKMAN, M.D., F.R.C.S.
SURGEON-MAJOR D. R. THOMPSON, M.D., C.I.E.
MRS. MARY SCHARLIEB, M.D.

AUDITORS.
[Elected by Policyholders and Shareholders.]
Shareholders'.
JAMES SHEPHERD, ESQ.
Policyholders'.
ARDASEER FRAMJEE MOOS, ESQ., J.P.

EDINBURGH AGENCY.*
MESSRS. R. R. SIMPSON & LAWSON, Writers to the Signet, 22, Hill Street.

MEDICAL ADVISER, LONDON.
E. R. BUTLER, ESQ., M.D., 147, CROMWELL ROAD, KENSINGTON, S. W.

CONSULTING ACTUARY.
JAMES MEIKLE, ESQ., F.I.A., President of the Actuarial Society of Edinburgh.

MANAGER AND ACTUARY.
D. McLAUCHLAN SLATER, F.I.A.
ASSISTANT MANAGER AND ACTUARY.
D. D. SHROFF.

* For the convenience of Policyholders residing in Europe, the Company's Agent in Edinburgh will receive Premiums and pay Death Claims at the current rate of Exchange on Bombay.

THE ORIENTAL GOVERNMENT SECURITY LIFE ASSURANCE COMPANY

has attained the position which it now occupies in its Tenth year owing in a great measure to the

UNDOUBTED SECURITY

it affords for the fulfilment of its obligations to its assured Members, by the Investments being only in Government Securities, in the name of the Official Trustee of Bombay.

ADVANTAGES OF ASSURING WITH THE

ORIENTAL LIFE OFFICE.

All that Experience has proved Practicable and Prudent in the Modern System of Life Assurance, Annuities, Endowments and Pensions can be obtained, with perfect safety, COMBINED with the following

FIVE NEW & IMPORTANT FEATURES, Not granted by any other Company whatever :—

(1) Policyholders can Vote at Meetings.
(2) Amalgamations IMPOSSIBLE.
(3) Funds in Government Securities only.
(4) Native Lives assured at same Rates as European Lives in India.
(5) Premiums reduced to English Rates from date of leaving any Port in India, Ceylon, or China.

Annual Premium for Assurance of Rs. 1,000 under New System.

Age.	30	35	40	45
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Premium..	21 5 4	24 8 8	28 10 0	33 14 8

Lower Safe Rates than any other Office.

(6) Office young, and therefore free from Old Liabilities; and Conditions liberalised.
(7) Premiums can be paid Yearly, Half-yearly, Quarterly, Monthly or for a Limited Number of Years.
(8) CLAIMS PAID ONE MONTH AFTER PROOF OF DEATH.
(9) Liberal Surrender Value of 35 per cent.
(10) Policies in the Form of Promissory Notes, and thus easily NEGOTIABLE AS A MARKETABLE SECURITY.
(11) Entire Direction in India.
(12) Special Protection to Assignees.
(13) The Most Economical Management.
(14) Lapsed Policies Revived without Fine.
(15) Policyholders and Shareholders can appoint their own Trustees, Auditors, or Consulting Actuary.
(16) A Monthly Audit of Accounts by Two Members, for Policyholders and Shareholders.
(17) Medical Examinations arranged anywhere to suit Assurers.
(18) PENSION BRANCH open to all Races.
(19) No Restriction on Travel.

UNEQUALLED LIBERALITY

Being established in India, all arrangements for the conduct of the business of the ORIENTAL are made with a view to the convenience and benefit of its own Members,—European and Native,—who alone participate in the advantages arising from its successful progress.

POLICYHOLDERS IN THE ORIENTAL ARE UNDER NO LIABILITY WHATEVER.

Since its Institution in 1874, the "ORIENTAL" has Paid in Claims as Follows :—

Initials of Members whose Death Claims have been paid.	Residence.	Year of Entry.	Sum Assured.	Amount paid by Company.	Premiums received.
			Rs. a. p.	Rs. a. p.	Rs. a. p.
Major J. C. D. S. M.	England	1874	3,000 0 0	3,000 0 0	509 12 6
Dr. R. B.	Cachar.....	1875	Pension.	80 p. m.	865 5 0
T. V. N.	Jubbulpore ...	1875	1,000 0 0	1,000 0 0	76 5 0
R. C. D.	Bombay	1875	2,000 0 0	2,000 0 0	468 0 0
R. B.	Calcutta	1875	4,000 0 0	4,000 0 0	2,515 5 4
C. T.	Madras	1876	1,500 0 0	1,500 0 0	86 1 0
G. B.	Jubbulpore ...	1876	5,000 0 0	5,000 0 0	740 0 0
G. W.	Poona	1876	3,000 0 0	3,000 0 0	290 14 0
F. C. B.	Oomrawattee..	1876	10,000 0 0	10,000 0 0	825 0 0
A. D. S.	London	1876	3,000 0 0	3,000 0 0	103 14 0
A. J. C.	Mangalore ..	1877	3,000 0 0	3,000 0 0	102 0 0
J. D. P.	Bombay ..	1877	2,000 0 0	2,000 0 0	177 8 0
C. L. V.	Do. ..	1877	5,000 0 0	5,000 0 0	441 1 0
J. H. McL. H.	Bangalore ..	1877	10,000 0 0	10,000 0 0	740 0 0
M. R. A.	Bombay	1878	5,000 0 0	5,000 0 0	333 0 0
B. T.	Mysore	1878	10,000 0 0	10,000 0 0	370 0 0
W. N.	Bombay	1877	2,000 0 0	2,000 0 0	261 9 0
Do.	Do.	1877	2,000 0 0	2,000 0 0	261 9 0
F. de S.	Madras	1875	5,000 0 0	5,000 0 0	1,575 0 0
N. A. R. J.	Mysore	1878	500 0 0	500 0 0	272 8 0
P. dos R.	Bangalore ...	1878	1,000 0 0	1,000 0 0	97 3 6
R. I. M.	Calcutta	1874	4,000 0 0	4,000 0 0	1,216 8 0
M. A. M.	Bangalore ...	1877	2,000 0 0	2,000 0 0	276 0 0
M. M. V.	Mangalore ...	1877	3,000 0 0	3,000 0 0	441 0 0
A. M. D'C.	Cochin	1878	1,000 0 0	1,000 0 0	128 4 0
Capt. T. H. G.	Ootacamund..	1877	5,000 0 0	5,000 0 0	2,042 8 0
Capt. W. R.	Kandahar ...	1877	5,000 0 0	5,000 0 0	635 9 6
B. G.	Bangalore ...	1880	5,000 0 0	5,000 0 0	280 0 0
J. C. C.	Calcutta	1879	468 12 0	468 12 0	58 2 0
Do.	Do.	1879	468 12 0	468 12 0	58 1 0
M. J. A. F.	Bhosawal.....	1878	2,000 0 0	2,000 0 0	80 0 0
B. G.	Chitaldrug ..	1880	2,000 0 0	2,000 0 0	94 0 0
I. C. C.	Sealdah	1879	1,593 12 0	1,500 0 0	627 12 0
A. I. B. B.	Bombay	1879	4,000 0 0	4,000 0 0	382 5 0
Do.	Do.	1879	1,000 0 0	1,000 0 0	91 14 0
D. H.	Poona	1878	3,000 0 0	3,000 0 0	987 0 0
K. B. M. A. H.	Dacca	1875	476 7 0	476 7 0	428 1 0
S. E.	Dhulia	1880	4,000 0 0	4,000 0 0	184 12 0
Major W. B.	Cannanore ...	1881	14,000 0 0	14,000 0 0	995 12 0
M. S. I.	Chitaldrug ..	1879	2,000 0 0	2,000 0 0	160 0 0
J. M.	Palghat	1880	3,000 0 0	3,000 0 0	239 8 0
H. C. R. J.	Madras	1879	10,000 0 0	10,000 0 0	1,977 0 0
Major W. B.	Cannanore ...	1879	7,000 0 0	7,000 0 0	1,109 0 0
S. K.	Mangalore ..	1879	3,000 0 0	3,000 0 0	312 0 0
G. R. G.	Khandwa....	1880	2,000 0 0	2,000 0 0	150 0 0
B. J. de L.	Do.	1877	2,000 0 0	2,000 0 0	243 4 0
B. K.	Kolar	1879	10,000 0 0	10,000 0 0	2,070 0 0
Mrs. F. E.	Ahmedabad...	1881	2,500 0 0	2,500 0 0	300 0 0
N. K. S.	Jabalpur	1880	2,000 0 0	2,000 0 0	288 0 0
P. K. C.	Kavati	1878	4,000 0 0	4,000 0 0	608 0 0
A. R. M.	Akora	1880	1,000 0 0	1,000 0 0	122 0 0
W. P. D.	Hooglee	1881	6,000 0 0	6,000 0 0	658 14 0
M. P.	Mangalore ..	1880	2,000 0 0	2,000 0 0	136 0 0
V. K. M.	Nagpur	1880	5,000 0 0	5,000 0 0	315 0 0
F. G.	Bhosawal	1879	2,000 0 0	2,000 0 0	361 0 0
F. O. B.	Lahore	1880	5,000 0 0	5,000 0 0	885 0 0
T. W. B.	Moulmein	1882	5,000 0 0	5,000 0 0	227 0 0
I. S.	Kurrachee ...	1876	1,000 0 0	1,000 0 0	207 14 9
C. V. R. C.	Bangalore ...	1876	10,000 0 0	10,000 0 0	4,221 3 0
Do.	Do.	1878	10,000 0 0	10,000 0 0	2,520 0 0
G. D.	Bombay	1876	250 0 0	250 0 0	210 0 0
D. R.	Do.	1876	2,000 0 0	2,000 0 0	504 0 0
W. V. I.	Madras	1882	5,000 0 0	5,000 0 0	235 0 0
J. P.	Allahabad ...	1879	2,000 0 0	2,000 0 0	396 0 0
R. P. B.*	Bombay	1875	5,000 0 0	5,000 0 0	5,404 0 0
M. A. S.	Kolar Dist. ...	1882	4,000 0 0	4,000 0 0	323 8 0
J. G. N.	Terupatur ...	1881	2,000 0 0	2,000 0 0	377 12 0
P. R. R.	Mangalore ..	1881	5,000 0 0	5,000 0 0	460 0 0
G. S.	Sylhet	1881	2,000 0 0	2,000 0 0	180 0 0
B. S. N.	Madras	1882	2,000 0 0	2,000 0 0	120 12 0
Major J. E. F. S.	Secunderabad.	1882	5,000 0 0	5,000 0 0	414 4 0
T. A. H. S.	Madras	1882	2,000 0 0	2,000 0 0	172 8 0
K. K. R.	Do.	1882	2,500 0 0	2,500 0 0	51 3 0
N. G. S.	Poona	1879	3,000 0 0	3,000 0 0	885 10 0
F. J. V. d'A.	Aden	1882	6,000 0 0	3,000 0 0	346 8 0
B. W. B.	Patiala	1879	1,071 6 6	1,071 6 6	1,342 8 0
J. H. D.	Pilibbit	1883	1,000 0 0	1,000 0 0	64 8 0
N. C.	Bangalore ...	1876	3,000 0 0	3,000 0 0	2,110 0 0
N. S. M.	Madras	1882	1,000 0 0	1,000 0 0	50 8 0
N. R.	Coconada	1881	5,000 0 0	5,000 0 0	477 8 0
Do.	Do.	1883	5,000 0 0	5,000 0 0	251 5 0
V. V. C.	Madras	1883	2,000 0 0	2,000 0 0	72 4 0
C. N.	Bombay	1881	5,000 0 0	5,000 0 0	420 0 0
E. E. C. R.	Do.	1882	5,000 0 0	5,000 0 0	399 8 0
Genl. J. B.*	London	1876	10,000 0 0	12,075 7 6	10,996 5 0
V. A. O.	Poona	1880	Pension.	15 p. m.	176 1 6
B. C. B.	Calcutta	1880	10,000 0 0	10,000 0 0	1,914 0 0
V. M. A.	Khandwa	1880	266 10 8	266 10 8	208 0 0
D. R.	Chhindwara..	1882	2,000 0 0	2,000 0 0	74 4 0
N. G. S.	Dhulia	1877	1,000 0 0	1,000 0 0	314 6 0
Do.	Do.	1879	1,000 0 0	1,000 0 0	217 8 0
R. A. A. T.	Gadarwara ..	1876	2,000 0 0	2,000 0 0	566 8 3
Do.	Do.	1880	3,000 0 0	3,000 0 0	360 0 0
S. S. K.	Bombay	1878	8,000 0 0	8,000 0 0	3,276 0 0
C. D. C.	Do.	1883	2,000 0 0	2,000 0 0	80 0 0
G. R. B.	Lahore	1879	5,000 0 0	5,000 0 0	1,425 0 0
Do.	Do.	1879	2,500 0 0	2,500 0 0	712 8 0
S. D. I.	Bangalore ...	1876	10,000 0 0	10,000 0 0	4,000 0 0
M. F. K.	Bombay	1883	5,000 0 0	5,000 0 0	347 4 0
N. C. L.	Dacca	1883	2,000 0 0	2,000 0 0	88 4 0
Lieut. F. W. L. B.	Quetta	1882	4,000 0 0	4,000 0 0	259 4 0
Y. V.	Vizagapatam..	1884	10,000 0 0	10,000 0 0	297 0 0
V. N. T. C.	Bangalore ...	1880	10,000 0 0	10,000 0 0	2,352 0 0
T. N. R.	Virdhachalam	1883	1,000 0 0	1,000 0 0	90 0 0
J. J. K.	Ceylon	1882	5,000 0 0	5,000 0 0	618 12 0
Major J. F.	Dera Ghazi Khan	1882	2,000 0 0	2,000 0 0	273 0 0
Do.	Do.	1881	1,500 0 0	1,500 0 0	222 12 0
T. V. R.	Bellari	1881	2,000 0 0	2,000 0 0	222 0 0
J. F. B.	Calcutta	1880	250 0 0	250 0 0	285 15 0

* Endowment Policies Matured.

Clearly showing the great benefits derived from Life Assurance,

FROM SMALL PREMIUMS.

We commend to the attention of Policyholders and Intending Assurers the foregoing List of Death Claims Paid, and the evidence given of its increasing strength and power of good to those who hold ORIENTAL Government Security Policies.

It will be noted that in the foregoing Table there are two *Matured Endowment Policies*. This is a form of Assurance to which perhaps too little attention has hitherto been paid. It appeals to all who are anxious to combine with an Assurance something to leave behind in case of more or less early death, the certainty of having a certain sum of money for themselves should they survive to middle life or to advanced age. This system offers an admirable solution of a difficulty felt by a large number of persons who are urged to Assure. It is the easiest, safest, and altogether most satisfactory form of Investment that can be adopted.

The Assured receives for every payment of Premium a negotiable Promissory Note which is absolutely his own, and cannot lapse notwithstanding he may make no further payments.

WHAT A FEW YEARS MAY BRING FORTH.

"All men think all men mortal but themselves," says the Poet, so we may say pretty confidently all men who insure expect to live long. Many think because they are healthy that therefore they need no Insurance on their lives. They call attention to the longevity of their families, and to their own health and strength, forgetting that these things are pre-requisite to obtaining Insurance in the ORIENTAL. Men, to be Insurable, must have the prospect of long life. The fact to be noted is that *this prospect, this probability will not be realized in all cases*, as shown in above Record of Death Claims; and carries with it two impressive lessons, viz. :—

That no condition of health is a guarantee of long life; and

That Life Insurance in the ORIENTAL gives *instant* and *ample* protection for a *small* sum paid as Premium, so that none need remain long unprotected by a Life Policy.

Yearly List of New Assurers closes 31st December in each Year.

Policies effected on the Profit Scale in 1885 will participate in the Bonus when Declared in 1886.

Results for 1885 to date of publication hereof are highly satisfactory.

Special Attention is invited to the peculiar system of Life Assurance introduced by this Company, and to the New and extremely Favourable Conditions (as regards RATES, PROFITS, LIMITS OF RESIDENCE, NON-LIABILITY TO FORFEITURE, &c.) under which its Policies are issued.

"The 'Oriental' by its Careful and Equitable Management is rapidly gaining the Confidence of the Native Community."

Intending Assurers or Investors—Native or European—are invited to Compare the Rates and Conditions of the "Oriental" with those of any other Company whatever.

Without enumerating other arrangements in which the convenience of the Assured is consulted, the Directors are prepared to administer the affairs of the Company with a spirit of judicious liberality, to offer such facilities as may meet the exigencies of particular cases, and so to adjust their regulations as to promote the wishes of individuals when they are not incompatible with the interests of the whole body of the Assured.

THE NECESSITY FOR AND ADVANTAGES OF LIFE ASSURANCE.

"There are families who live well and 'fare sumptuously every day,' who rely entirely for their maintenance on the income of their bread-winners, whose premature death would hurl suddenly, 'a thousand and one well-educated and genteel young persons,' helpless wives and children, from the lap of luxury into the thorniest paths of life, to struggle against the strong tide of wretched poverty, many only to succumb and be drifted by the great wave of unfavourable influences from the paths of industry and rectitude. Many such may reproach the memory of those who thoughtlessly neglected or stubbornly despised the means which would have mitigated, if not prevented, their piteous condition. Some of those doomed to such hardships might in favourable circumstances have shown skill and enterprise enough to found great families, or mayhap by their wisdom and patriotism have strengthened and consolidated empires.

"The Census of 1881 shows that in England and Wales there were close upon one million widows, of whom 57,000 were under thirty-five years of age. Assuming an average of four children in each of the latter families, over a quarter of a million persons had lost their natural guardian. Almost all the young people would be incapable of procuring their own livelihood, as comparatively few could have exceeded the age at which the Legislature compels their attendance at school.

"One-half of the entire population, twenty-six millions (26,000,000), were below twenty-two years of age, over 10¾ millions (10,800,000), were below fifteen, over one-fourth (6,500,000) were below ten, and two-fifteenths (3,500,000) below five years. From these facts it may be assumed that not less than five millions of the rising generation depend entirely upon income derived from the business or professional life of their responsible supporters. Precarious life, with all its uncertainty, may in these cases be compared to the 'Bridge of Sighs,' stretching between plenty and want, between homes of comfort and happiness, and the benevolent institutions of the country. The beneficent scheme of Life Assurance is a 'royal road' to escape them and their unpleasant associations.

"There were 32,416 married females under twenty years of age, 434,435 under twenty-five, and 1,778,237 under thirty-five. Basing an opinion on the rate of mortality, it is morally certain that many of these will be deprived of their husbands by death, while their children are incapable of securing their own maintenance.

"The following is a summary of the different male classes according to their occupation, as given in the Census, 1881 :—Professional, 450,955; domestic, 258,508; commercial, 960,661; agricultural, 1,318,344; industrial, 4,795,178.

"At least two to three millions of these will have families depending on their income alone for support. The number calculated, on good authority, to have effected Life Assurances does not exceed 500,000. From this fact it is evident that a large field is still unoccupied by Life Assurance, and a greater number not Assured, whose circumstances require them to take advantage of it, than have yet done so.

"Of the one thousand million (1,000,000,000) persons calculated to be living on the earth, 91,000 are said to die every day, or 60 every minute. At this rate thousands who are living and well in the United Kingdom at the present time will die before the expiry of another year, and during the next ten years many thousands of wives and children will be left without their natural guardian and support.

"In connection with these facts Life Assurance may be considered as the silver lining to the dismal clouds, or a 'city of refuge' from an impending storm; and 'philanthropists could not be better employed than in spreading a knowledge of its principles, its power to relieve in sickness and old age, and the incumbency that rests upon all responsible members of a household to avail themselves of the security it alone can guarantee.'

"Life Assurance furnishes the means of providing against the individual uncertainty and risk which attach to every contingency depending upon human life, whether near or remote, and may be considered under several aspects.

"In the event of a person dying within a short interval of the time the Assurance was effected, his heirs will receive a great deal more money than he paid; in such a case the advantage is evident. However, he may live long enough to pay to the Assurance Company as much, with Interest, as will be just equivalent to the Sum Assured. Although there may be neither gain nor loss, his dependents have been provided for, all along, against the consequences of his early death. Besides, he would not be likely to save from year to year, and improve his savings at compound interest, so easily, safely, and advantageously as the Assurance Company has been able to do for him. Further, he may live sufficiently long to pay a larger sum than the amount of his Policy. But in addition to the feeling of satisfaction he will have enjoyed during his long life that a provision was secured to his family, at whatever time he might die, his Assurance, if upon the profit scale, will be increased by bonus additions in proportion to the length of his existence, and a much larger sum will be paid to his heirs than he has contributed to the Company.

"To persons of moderate incomes, depending upon their lives, Life Assurance presents almost the only means of enabling them to make provision against the contingencies consequent on their demise early in life It would require many years to accumulate by annual savings such an amount as can be secured by the first payment in an Assurance Company, and be sufficient to meet the requirements of his survivors.

"Life Assurance facilitates the employment of vast sums of money in business, which otherwise would be, by the dictates of common sense and duty, laid by, idle, to meet the contingencies consequent upon the removal by death of the head of the household. The money advantages resulting therefrom with respect to the development of commerce and industries, and the accumulation and reproduction of wealth, will be apparent.

"By Life Assurance corresponding liabilities arising from an increasing family can be provided against, compatible with income. Parents can, by the Endowment Assurances, provide for their families at their death, or themselves in old age, also pensions for young people when they come of age. Debts, sickness, and other expenses can be provided for. 'Life Assurance enables a man to create an instantaneous capital for any contingency. It makes for the widows and orphans the very provision which the father would make were he to live, and in view of this it may fairly be asked whether any money can be put to a nobler use.'

"Life Assurance 'is invaluable in the assistance it gives to any one beginning life, and the help it affords detracts in no way from the recipients' feelings of independence.' The assistance it gives in raising money to help over difficulties is often acceptable. Loans can be obtained from Companies, on the security of their Policies, with less trouble and expense than from any other source. Young men starting in life, but who do not possess enough money to secure advantages which present themselves, will be able to raise the complement of the sum they require by means of their Life Policy. Thus, Life Assurance admits of combination for mutual benefit, and is carrying out the principle of self-help and the Scripture injunction, 'Bear ye one another's burdens.'

"In the abstract of the returns from Life Assurance Companies to the Board of Trade published in 1883, over £7,000,000 is stated to have been advanced in loans to Policy-holders on the security of their Assurances. The monetary advantages of these privileges alone cannot be easily conceived. Assuming this large sum to be employed in a reproductive way, as is the case in business, for a period of ten years, several million pounds may probably be made in excess of the three and a half millions charged upon the loans during that time. It may not be erroneously inferred that, since these loans are obtained for the purpose of helping the borrowers when in temporary difficulties, such advantages may be the returning tide which leads many of them on to fortune. 'It is not easy to over-rate the benefit which the modern practice of Life Assurance has conferred and will confer upon mankind.'"—*The Finance Chronicle and Insurance Circular.*

WOMEN AND LIFE INSURANCE.—Women have a greater interest in Life Insurance than men. It is the man's life that is insured; it is the woman, as a rule, that reaps the benefits of such insurance. The man insures, if we except the endowment form, from a sense of duty, and from love of his dependents. It is an unselfish act in him, and exacts certain sacrifices. The woman, his wife or mother, may be, has a pecuniary interest in his life, and therefore the premium payments are simply deposits anent the "rainy day." There are pecuniary inducements for her to practise the little economies or make the little sacrifices that may be necessary to maintain a policy. There are no such inducements for the man, for, unless he has an endowment policy, he does not expect to realise anything from his "investment." Women having the greatest interest in Life Insurance, to them should proper appeals be made. The advantages and blessings of Life Insurance should be placed before them in the true light, and their attention repeatedly called to the subject. Who can do this as well as women themselves? Who can as well understand a woman's prejudices, and more easily remove them, as a live, sensible, Woman Agent? Who can so easily learn of families able and likely to insure the life of some member? Who can as well adapt the arguments and present the facts in favour of life insurance, to the wife or mother, and persuade her to urge the husband or son to insure? Certainly no man can do as well, and it is equally certain that many men will not insure their lives unless urged to do so by their families, and assured of their co-operation in the payment of premiums. There is a good field for profitable work in life insurance, for women, and we should like to see the field cultivated to the utmost.—*Coast Review*, San Francisco.

It is an advantage to effect Assurances early in Life. By delay the Rate of Subscription increases: Death may occur before the provision is effected: Health may fail and render the life ineligible for Assurance.

TO INTENDING ASSURERS AND THOSE WHO HAVE ALREADY RECEIVED PROPOSAL FORMS.

DELAYS ARE DANGEROUS.

No man can be sure how long he will live, and although he may save yet if he die early, before he has had time to save much, his wife and family may be in distress. Life Assurance, as it is called, is a means by which this danger is got over. A number of persons agree each to pay a small sum periodically, so that whenever one of them dies, be it the next week or in twenty years, his representatives may have a certain sum of money.

Life being so uncertain, the sooner a man makes up his mind to assure his life in this sense the better.

Once satisfied of the propriety of the step, do not delay. There are numerous instances in the record of Life Insurance Offices, where the delay of a month or a week would have left a family without the intended provision.

In the "Oriental" during the course of 1884, several such cases occurred, in which Forms were obtained, but never completed, before applicant died. Also of Policies having lapsed and been surrendered and subsequently death occurred and consequent loss of the intended Provision for their Families. For example :—

(1) K. P. B., who was assured under Policy No. 1263 for Rs. 2,000, surrendered it 21st July 1883. Since then a letter, dated 17th May 1884, from his brother, was received intimating his death from fever on the 10th May 1884. Had the Policy been continued the Relatives of deceased would have benefited to the full amount.

(2) T. D. P., Moulmein, had completed Forms A and B for Assurance on his life for Rs. 4,000. After several reminders he was about to be examined by the Doctor, when he suddenly died; and consequently the contemplated benefit was lost to his family.

(3) Letter, dated 10th June 1884, from H. N. M., Calcutta, intimating the death of his sister, for whom he had obtained Proposal Papers on the 14th May last, but which were not completed, and thus the intended provision was lost to her friends.

(4) When paying Claim Policies 238 and 1397 for life of R. A. H. T., Gadarwara, for Rs. 5,000, his widow informed the Manager and Actuary that shortly before his death, when in good health, he had filled up two of the Forms for a Pension of Rs. 50 per month, but delayed completing the remaining documents, and consequently she did not obtain this additional provision.

(5) Letter, dated 4th June 1884, from a Policy Holder to our Shillong Agent, intimating that A. K. B. had obtained Proposal Papers in April last, to insure his life for Rs. 5,000, but he delayed completing them, and had died of cholera in May last, and thus the intended provision was lost to his family.

(6) A. D. C., one of the Company's Agents, was assured in the Company for Rs. 4,000 for several years. He surrendered the Policy about 2 years ago. His death was reported in September last. The Company was consequently off the risk, and his family lost the intended provision.

(7) P. C. M., Madras, assured under Policy No. 5613 for Rs. 10,000 having paid one premium, allowed his Policy to lapse. He has now died and his family loses the intended provision.

(8) J. H. K., Kamptee, assured under Policy No. 1334 for Rs. 10,000 which was surrendered about a year ago. Intimation was received of his death in October last. Consequently the intended provision was lost to his family.

(9) B. B. C., Pleader, S—, intimated the death of Dr. G. C. L., Calcutta, assured under Policy No. 1107 for Rs. 5,000, for the whole term of life, which lapsed in April 1882 through non-payment of premium. His family are in consequence deprived of the intended benefit, through non-continuance of the Policy.

(10) J. G., Bombay, obtained Proposal Papers to insure his life for Rs. 20,000. He delayed completing them before his death, and thus the intended provision was lost to his family.

The above read a solemn lesson to those who have already received Proposal Forms and not yet completed them, or who have once effected a Policy and allowed it to lapse.

The great point is, for everybody who depends entirely upon his own individual labour, to assure his life, and keep the Policy in force.

A FEW EXTRACTS FROM THE INDIAN PRESS IN FAVOUR OF THE "ORIENTAL" SYSTEM OF LIFE ASSURANCE FULLY DEMONSTRATE THAT ON THIS IMPORTANT QUESTION THERE ARE NO TWO SIDES.

THIS COMPANY strictly PROHIBITS AMALGAMATIONS, ALLOWS POLICY-HOLDERS TO VOTE AT MEETINGS [as they are more interested than Shareholders; yet no other Company grants this permission], INVESTS 80 PER CENT. OF EVERY PREMIUM PAID IN TRUST FOR POLICY-HOLDERS IN GOVERNMENT SECURITIES with the OFFICIAL TRUSTEE OF BOMBAY. These are the most valuable Credentials ever placed in the hands of those appealing to public support for Life Assurance in this country, and had they been in the "Albert" and "European" thousands to-day would have blessed them and not have lost a single farthing of Insurance Money. On this account alone we wish THIS YOUNG AND VIGOROUS COMPANY every success and support from the insuring public. It deserves the highest praise for boldly rectifying what should be expected of each Company in this or any other country. The value of such conditions as abovementioned is beyond comparison.

*** *The very Germ of the Provision of Life Assurance consists in its being*—PROMPTLY ADOPTED.

DURATION OF HUMAN LIFE.

*The average of human life is 33 years. One quarter die before the age of 7; one-half before the age of 17. To every